

Eastern District of Pennsylvania

Notice of Electronic Claims Filing

The following transaction was received from NICHOLAS, BRIAN on 6/7/2023 at 10:08 AM EST

[File another claim](#)

Case Name: Rochelle N. Coates, II
Case Number: [23-10982-amc](#)
Creditor Name: PHFA
211 North Front Street
Harrisburg, PA 17101
Claim Number: [3](#) [Claims Register](#)
Amount Claimed: \$57,006.97
Amount Secured: \$57006.97
Amount Priority:

The following document(s) are associated with this transaction:

Document description:Main Document
Original filename:Coats 23-10982 POC1.pdf
Electronic document Stamp:
[STAMP bkecfStamp_ID=1008166204 [Date=6/7/2023] [FileNumber=31343308-0
] [552c3d18a3e62fe9418e5f27ebfd3f0f940e6f3c524ae8ac22dc05cf75d818caaed
b88ad35dde2b87bcc713272419fb6f730752cc0cbe408d1be56f9b0e9b320]]
Document description:Exhibit 410a
Original filename:C:\fakepath\Coats 23-10982 POC 410a.pdf
Electronic document Stamp:
[STAMP bkecfStamp_ID=1008166204 [Date=6/7/2023] [FileNumber=31343308-1
] [7f2fe27b9f20a65a1c6138fbc5ec106b88dd282e9e96b37535aaedd2e0249c5d29
4f976047601569225dd43a82e81be2d8d92c8dc0831ab367a1a6e0a773fb2]]
Document description:Service List
Original filename:C:\fakepath\Coats 23-10982 POC cos.pdf
Electronic document Stamp:
[STAMP bkecfStamp_ID=1008166204 [Date=6/7/2023] [FileNumber=31343308-2
] [0ad8703427b61a0b7393f5c9d00266c16639c677c19d7aa527948c243d40f746bd4
3085a52b6b86c48b5e528c196b31be9f23dced002b4989662c68cdb403486]]
Document description:Exhibit escrow
Original filename:C:\fakepath\Coats 23-10982 POC ea.pdf
Electronic document Stamp:
[STAMP bkecfStamp_ID=1008166204 [Date=6/7/2023] [FileNumber=31343308-3
] [133148e83e50ba087c097e17b2f5bd25d5698e7352cefdbf92f688a93f8fda19cef
9e3550f34476bcc90db0a365eefe7abdea124b799c17bc639a786facee3fb]]
Document description:Exhibit loan docs
Original filename:C:\fakepath\Coats 23-10982 POC loan docs.pdf
Electronic document Stamp:
[STAMP bkecfStamp_ID=1008166204 [Date=6/7/2023] [FileNumber=31343308-4
] [88cad63c5b573053452b467eba4a03b44b8d9b8d87a1d9c075e1db772a0f040dec3
2c9f57aee80fe5eb518089a2b59685e8bf12e59f8ebe475017befbaca0732]]

23-10982-amc Notice will be electronically mailed to:

MICHAEL PATRICK FARRINGTON on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY
mfarrington@kmlawgroup.com

MICHAEL D. SAYLES on behalf of Debtor Rochelle N. Coates, II
midusa1@comcast.net, michaeldsaylesq@comcast.net, r43253@notify.bestcase.com

United States Trustee
USTPRegion03.PH.ECF@usdoj.gov

KENNETH E. WEST
ecfemails@ph13trustee.com, philaecf@gmail.com

23-10982-amc Notice will not be electronically mailed to:

Fill in this information to identify the case:

Debtor 1 Rochelle N. Coats III, a/k/a Rochelle N. Alverest
(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of Pennsylvania

Case number 23-10982 AMC

Official Form 410

Proof of Claim

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?

PENNSYLVANIA HOUSING FINANCE AGENCY

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor

2. Has this claim been acquired from someone else?

☒ No

☐ Yes. From whom?

3. Where should notices and payments to the creditor be sent?

Where should notices to the creditor be sent?

PHFA

Name

211 North Front Street

Number Street

Harrisburg, PA 17101

City State Zip Code

800-822-7375

Contact phone

Contact Email

Where should payments to the creditor be sent? (if different)

Name

Number Street

City State Zip Code

Contact phone

Contact Email

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

4. Does this claim amend one already filed?

☒ No

☐ Yes. Claim number on court claims registry (if known)

Filed on MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?

☒ No

☐ Yes. Who made the earlier filing?

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor	2023
7. How much is this claim? \$57,006.97	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001 (c)(2)(A).	
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. Money Loaned _____	
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: 225 West Nedro Avenue a/k/a 225 Nedro Avenue Philadelphia, PA 19120 <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____ Basis for perfection: Recorded Mortgage Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ _____ Amount of the claim that is secured: \$57,006.97 Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$47,000.47 Annual Interest Rate (when case was filed) 5.650% <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable	
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☒ No

☐ Yes. Check all that apply:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B)

☐ Up to \$3,350* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

☐ Wages, salaries, or commissions (up to \$15,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

Amount entitled to priority

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

* Amounts are subject to adjustment on 4/01/25 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date **06/06/2023**
MM / DD / YYYY

/s/ **Brian C. Nicholas Esquire Attorney ID# 317240**

Signature

Print the name of the person who is completing and signing this claim:

Name **Brian C. Nicholas** Middle name Last name
First name

Title **Bankruptcy Attorney**

Company **KML Law Group, P.C.**

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address **701 Market Street, Suite 5000**
Number Street

Philadelphia **PA** **19106**
City State ZIP Code

Contact **201-549-5366** Email **bnicholas@kmlawgroup.com**
phone

Part 1: Mortgage and Case Information			Part 2: Total Debt Calculation			Part 3: Arrearage As Of Date Of Petition			Part 4: Monthly Mortgage Payment							
Case Number:	23-10982 AMC		Principal Balance	\$26,227.17		Principal & Interest	\$23,805.75		Principal & Interest	\$317.41						
Debtor 1	Rochelle N., Coates III a/k/a Rochelle N. Alverest		Interest Due	\$9,154.50		Pre-petition Fees Due	\$7,747.15									
Debtor 2			MIP Amount	\$0.00		Escrow Def For Funds Advanced	\$13,878.15		Monthly Escrow	\$220.88						
Last 4 Digits to Identify	2023		Fees / Costs Due	\$7,747.15		Projected Escrow Shortage	\$1,569.42									
Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY		Escrow Def for Funds Advanced	\$13,878.15					Mortgage Insurance	\$8.88						
Servicer	PENNSYLVANIA HOUSING FINANCE AGENCY		Less Total Funds on Hand	\$0.00		Less Total Funds on Hand	\$0.00									
Fixed Accrual, Daily Simple Interest or Other	Fixed		TOTAL DEBT	\$57,006.97		Total Prepetition Arrears	\$47,000.47		Total Monthly Payment	\$547.17						
PART 5: Loan Payment History From First Date of Default																
Account Activity				How Funds Were Applied / Amount Incurred						Balance After Amount Received or Incurred						
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list		calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Prin Int & Esc Past Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charge s Balance	Unapplied Funds Balance
						0.00								0.00	0.00	0.00
4/1/2011	462.00			Monthly Payment Due	4/1/2011	462.00						37,907.62		90.29	0.00	0.00
4/6/2011			8.88	MIP Disb	4/1/2011	462.00			(8.88)			37,907.62		81.41	0.00	0.00
4/21/2011			15.87	Late Charge	4/1/2011	462.00				15.87		37,907.62		81.41	15.87	0.00
5/1/2011	455.00			Monthly Payment Due	4/1/2011	917.00						37,907.62		81.41	15.87	0.00
5/9/2011			8.88	MIP Disb	4/1/2011	917.00			(8.88)			37,907.62		72.53	15.87	0.00
5/17/2011			15.87	Late Charge	4/1/2011	917.00				15.87		37,907.62		72.53	31.74	0.00
6/1/2011	462.00			Monthly Payment Due	4/1/2011	1,379.00						37,907.62		72.53	31.74	0.00
6/7/2011			8.88	MIP Disb	4/1/2011	1,379.00			(8.88)			37,907.62		63.65	31.74	0.00
6/17/2011			15.87	Late Charge	4/1/2011	1,379.00				15.87		37,907.62		63.65	47.61	0.00
7/1/2011	462.00			Monthly Payment Due	4/1/2011	1,841.00						37,907.62		63.65	47.61	0.00
7/13/2011			8.88	MIP Disb	4/1/2011	1,841.00			(8.88)			37,907.62		54.77	47.61	0.00
7/18/2011			15.87	Late Charge	4/1/2011	1,841.00				15.87		37,907.62		54.77	63.48	0.00
8/1/2011	462.00			Monthly Payment Due	4/1/2011	2,303.00						37,907.62		54.77	63.48	0.00
8/9/2011			8.88	MIP Disb	4/1/2011	2,303.00			(8.88)			37,907.62		45.89	63.48	0.00
8/17/2011			15.87	Late Charge	4/1/2011	2,303.00				15.87		37,907.62		45.89	79.35	0.00
9/1/2011	462.00			Monthly Payment Due	4/1/2011	2,765.00						37,907.62		45.89	79.35	0.00
9/13/2011			8.88	MIP Disb	4/1/2011	2,765.00			(8.88)			37,907.62		37.01	79.35	0.00
9/19/2011			15.87	Late Charge	4/1/2011	2,765.00				15.87		37,907.62		37.01	95.22	0.00
10/1/2011	462.00			Monthly Payment Due	4/1/2011	3,227.00						37,907.62		37.01	95.22	0.00
10/7/2011			8.88	MIP Disb	4/1/2011	3,227.00			(8.88)			37,907.62		28.13	95.22	0.00
10/17/2011			15.87	Late Charge	4/1/2011	3,227.00				15.87		37,907.62		28.13	111.09	0.00
11/1/2011	462.00			Monthly Payment Due	4/1/2011	3,689.00						37,907.62		28.13	111.09	0.00
11/7/2011			8.88	MIP Disb	4/1/2011	3,689.00			(8.88)			37,907.62		19.25	111.09	0.00
11/17/2011			15.87	Late Charge	4/1/2011	3,689.00				15.87		37,907.62		19.25	126.96	0.00
11/30/2011			416.99	Prop Ins Disb	4/1/2011	3,689.00				(416.99)		37,907.62		(397.74)	126.96	0.00
12/1/2011	462.00			Monthly Payment Due	4/1/2011	4,151.00						37,907.62		(397.74)	126.96	0.00
12/6/2011			8.88	MIP Disb	4/1/2011	4,151.00			(8.88)			37,907.62		(406.62)	126.96	0.00
12/19/2011			15.87	Late Charge	4/1/2011	4,151.00				15.87		37,907.62		(406.62)	142.83	0.00
1/1/2012	462.00			Monthly Payment Due	4/1/2011	4,613.00						37,907.62		(406.62)	142.83	0.00
1/10/2012			8.88	MIP Disb	4/1/2011	4,613.00			(8.88)			37,907.62		(415.50)	142.83	0.00
1/17/2012			15.87	Late Charge	4/1/2011	4,613.00				15.87		37,907.62		(415.50)	158.70	0.00
1/24/2012			1,195.23	Prop Tax Disb	4/1/2011	4,613.00				(1,195.23)		37,907.62		(1,610.73)	158.70	0.00
2/1/2012	462.00			Monthly Payment Due	4/1/2011	5,075.00						37,907.62		(1,610.73)	158.70	0.00
2/7/2012			8.88	MIP Disb	4/1/2011	5,075.00			(8.88)			37,907.62		(1,619.61)	158.70	0.00
2/17/2012			15.87	Late Charge	4/1/2011	5,075.00				15.87		37,907.62		(1,619.61)	174.57	0.00
3/1/2012	462.00			Monthly Payment Due	4/1/2011	5,537.00						37,907.62		(1,619.61)	174.57	0.00
3/7/2012			8.88	MIP Disb	4/1/2011	5,537.00			(8.88)			37,907.62		(1,628.49)	174.57	0.00
3/19/2012			15.87	Late Charge	4/1/2011	5,537.00				15.87		37,907.62		(1,628.49)	190.44	0.00
4/1/2012	462.00			Monthly Payment Due	4/1/2011	5,999.00						37,907.62		(1,628.49)	190.44	0.00
4/9/2012			8.88	MIP Disb	4/1/2011	5,999.00			(8.88)			37,907.62		(1,637.37)	190.44	0.00
4/18/2012			15.87	Late Charge	4/1/2011	5,999.00				15.87		37,907.62		(1,637.37)	206.31	0.00
5/1/2012	462.00			Monthly Payment Due	4/1/2011	6,461.00						37,907.62		(1,637.37)	206.31	0.00
5/11/2012			8.88	MIP Disb	4/1/2011	6,461.00			(8.88)			37,907.62		(1,646.25)	206.31	0.00
5/17/2012			15.87	Late Charge	4/1/2011	6,461.00				15.87		37,907.62		(1,646.25)	222.18	0.00
6/1/2012	462.00			Monthly Payment Due	4/1/2011	6,923.00						37,907.62		(1,646.25)	222.18	0.00
6/7/2012			8.88	MIP Disb	4/1/2011	6,923.00			(8.88)			37,907.62		(1,655.13)	222.18	0.00
6/18/2012			15.87	Late Charge	4/1/2011	6,923.00				15.87		37,907.62		(1,655.13)	238.05	0.00
7/1/2012	462.00			Monthly Payment Due	4/1/2011	7,385.00						37,907.62		(1,655.13)	238.05	0.00
7/9/2012			8.88	MIP Disb	4/1/2011	7,385.00			(8.88)			37,907.62		(1,664.01)	238.05	0.00
7/17/2012			15.87	Late Charge	4/1/2011	7,385.00				15.87		37,907.62		(1,664.01)	253.92	0.00
8/1/2012	462.00			Monthly Payment Due	4/1/2011	7,847.00						37,907.62		(1,664.01)	253.92	0.00
8/9/2012			8.88	MIP Disb	4/1/2011	7,847.00			(8.88)			37,907.62		(1,672.89)	253.92	0.00
8/17/2012			15.87	Late Charge	4/1/2011	7,847.00				15.87		37,907.62		(1,672.89)	269.79	0.00
9/1/2012	462.00			Monthly Payment Due	4/1/2011	8,309.00						37,907.62		(1,672.89)	269.79	0.00
9/4/2012			8.88	MIP Disb	4/1/2011	8,309.00			(8.88)			37,907.62		(1,681.77)	269.79	0.00
9/17/2012			15.87	Late Charge	4/1/2011	8,309.00				15.87		37,907.62		(1,681.77)	285.66	0.00
10/1/2012	475.00			Monthly Payment Due	4/1/2011	8,784.00						37,907.62		(1,681.77)	285.66	0.00
10/12/2012			8.88	MIP Disb	4/1/2011	8,784.00			(8.88)			37,907.62		(1,690.65)	285.66	0.00
10/17/2012			15.87	Late Charge	4/1/2011	8,784.00				15.87		37,907.62		(1,690.65)	301.53	0.00

Part 1: Mortgage and Case Information			Part 2: Total Debt Calculation			Part 3: Arrearage As Of Date Of Petition					Part 4: Monthly Mortgage Payment					
Case Number:	23-10982 AMC		Principal Balance		\$26,227.17	Principal & Interest		\$23,805.75			Principal & Interest		\$317.41			
Debtor 1	Rochelle N., Coates III a/k/a Rochelle N. Alverest		Interest Due		\$9,154.50	Pre-petition Fees Due		\$7,747.15								
Debtor 2			MIP Amount		\$0.00	Escrow Def For Funds Advanced		\$13,878.15			Monthly Escrow		\$220.88			
Last 4 Digits to Identify	2023		Fees / Costs Due		\$7,747.15	Projected Escrow Shortage		\$1,569.42								
Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY		Escrow Def for Funds Advanced		\$13,878.15						Mortgage Insurance		\$8.88			
Servicer	PENNSYLVANIA HOUSING FINANCE AGENCY		Less Total Funds on Hand		\$0.00	Less Total Funds on Hand		\$0.00								
Fixed Accrual, Daily Simple Interest or Other	Fixed		TOTAL DEBT		\$57,006.97	Total Prepetition Arrears		\$47,000.47			Total Monthly Payment		\$547.17			
PART 5: Loan Payment History From First Date of Default																
Account Activity				How Funds Were Applied / Amount Incurred							Balance After Amount Received or Incurred					
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list		calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Prin Int & Esc Past Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charge s Balance	Unapplied Funds Balance
11/1/2012	475.00			Monthly Payment Due	4/1/2011	9,259.00						37,907.62		(1,690.65)	301.53	0.00
11/8/2012			8.88	MIP Disb	4/1/2011	9,259.00			(8.88)			37,907.62		(1,699.53)	301.53	0.00
11/19/2012			15.87	Late Charge	4/1/2011	9,259.00				15.87		37,907.62		(1,699.53)	317.40	0.00
11/21/2012			416.99	Prop Ins Disb	4/1/2011	9,259.00			(416.99)			37,907.62		(2,116.52)	317.40	0.00
12/1/2012	475.00			Monthly Payment Due	4/1/2011	9,734.00						37,907.62		(2,116.52)	317.40	0.00
12/6/2012		462.00		Monthly Payment Posted	5/1/2011	9,272.00	139.58	177.83	144.59			37,768.04		(1,971.93)	317.40	0.00
12/6/2012		455.00		Monthly Payment Posted	6/1/2011	8,817.00	138.93	178.48	137.59			37,629.11		(1,834.34)	317.40	0.00
12/6/2012			8.88	MIP Disb	6/1/2011	8,817.00			(8.88)			37,629.11		(1,843.22)	317.40	0.00
12/17/2012			15.87	Late Charge	6/1/2011	8,817.00				15.87		37,629.11		(1,843.22)	333.27	0.00
1/1/2013	475.00			Monthly Payment Due	6/1/2011	9,292.00						37,629.11		(1,843.22)	333.27	0.00
1/8/2013			8.88	MIP Disb	6/1/2011	9,292.00			(8.88)			37,629.11		(1,852.10)	333.27	0.00
1/17/2013			15.87	Late Charge	6/1/2011	9,292.00				15.87		37,629.11		(1,852.10)	349.14	0.00
1/29/2013			1,238.18	Prop Tax Disb	6/1/2011	9,292.00			(1,238.18)			37,629.11		(3,090.28)	349.14	0.00
1/30/2013		462.00		Monthly Payment Posted	7/1/2011	8,830.00	140.90	176.51	144.59			37,488.21		(2,945.69)	349.14	0.00
1/30/2013		462.00		Monthly Payment Posted	8/1/2011	8,368.00	140.24	177.17	144.59			37,347.97		(2,801.10)	349.14	0.00
2/1/2013	475.00			Monthly Payment Due	8/1/2011	8,843.00						37,347.97		(2,801.10)	349.14	0.00
2/7/2013			1,673.00	Prop Ins Disb	8/1/2011	8,843.00			(1,673.00)			37,347.97		(4,474.10)	349.14	0.00
2/8/2013			8.88	MIP Disb	8/1/2011	8,843.00			(8.88)			37,347.97		(4,482.98)	349.14	0.00
2/13/2013		337.02		Prop Ins Refund	8/1/2011	8,843.00			337.02			37,347.97		(4,145.96)	349.14	0.00
2/19/2013			15.87	Late Charge	8/1/2011	8,843.00				15.87		37,347.97		(4,145.96)	365.01	0.00
3/1/2013	475.00			Monthly Payment Due	8/1/2011	9,318.00						37,347.97		(4,145.96)	365.01	0.00
3/13/2013			8.88	MIP Disb	8/1/2011	9,318.00			(8.88)			37,347.97		(4,154.84)	365.01	0.00
3/14/2013		462.00		Monthly Payment Posted	9/1/2011	8,856.00	141.56	175.85	144.59			37,206.41		(4,010.25)	365.01	0.00
3/18/2013			15.87	Late Charge	9/1/2011	8,856.00				15.87		37,206.41		(4,010.25)	380.88	0.00
4/1/2013	475.00			Monthly Payment Due	9/1/2011	9,331.00						37,206.41		(4,010.25)	380.88	0.00
4/9/2013			8.88	MIP Disb	9/1/2011	9,331.00			(8.88)			37,206.41		(4,019.13)	380.88	0.00
4/10/2013		462.00		Monthly Payment Posted	10/1/2011	8,869.00	142.23	175.18	144.59			37,064.18		(3,874.54)	380.88	0.00
4/16/2013			15.87	Late Charge	10/1/2011	8,869.00				15.87		37,064.18		(3,874.54)	396.75	0.00
4/25/2013		462.00		Monthly Payment Posted	11/1/2011	8,407.00	142.90	174.51	144.59			36,921.28		(3,729.95)	396.75	0.00
5/1/2013	475.00			Monthly Payment Due	11/1/2011	8,882.00						36,921.28		(3,729.95)	396.75	0.00
5/8/2013			8.88	MIP Disb	11/1/2011	8,882.00			(8.88)			36,921.28		(3,738.83)	396.75	0.00
5/16/2013			15.87	Late Charge	11/1/2011	8,882.00				15.87		36,921.28		(3,738.83)	412.62	0.00
6/1/2013	475.00			Monthly Payment Due	11/1/2011	9,357.00						36,921.28		(3,738.83)	412.62	0.00
6/17/2013			15.87	Late Charge	11/1/2011	9,357.00				15.87		36,921.28		(3,738.83)	428.49	0.00
7/1/2013	475.00			Monthly Payment Due	11/1/2011	9,832.00						36,921.28		(3,738.83)	428.49	0.00
7/16/2013			15.87	Late Charge	11/1/2011	9,832.00				15.87		36,921.28		(3,738.83)	444.36	0.00
7/16/2013			8.88	MIP Disb	11/1/2011	9,832.00			(8.88)			36,921.28		(3,747.71)	444.36	0.00
8/1/2013	475.00			Monthly Payment Due	11/1/2011	10,307.00						36,921.28		(3,747.71)	444.36	0.00
8/5/2013			8.88	MIP Disb	11/1/2011	10,307.00			(8.88)			36,921.28		(3,756.59)	444.36	0.00
8/9/2013			8.88	MIP Disb	11/1/2011	10,307.00			(8.88)			36,921.28		(3,765.47)	444.36	0.00
8/16/2013			15.87	Late Charge	11/1/2011	10,307.00				15.87		36,921.28		(3,765.47)	460.23	0.00
8/22/2013		462.00		Monthly Payment Posted	12/1/2011	9,845.00	143.57	173.84	144.59			36,777.71		(3,620.88)	460.23	0.00
9/1/2013	475.00			Monthly Payment Due	12/1/2011	10,320.00						36,777.71		(3,620.88)	460.23	0.00
9/13/2013			8.88	MIP Disb	12/1/2011	10,320.00			(8.88)			36,777.71		(3,629.76)	460.23	0.00
9/16/2013			15.87	Late Charge	12/1/2011	10,320.00				15.87		36,777.71		(3,629.76)	476.10	0.00
9/24/2013		462.00		Monthly Payment Posted	1/1/2012	9,858.00	144.93	172.48	144.59			36,632.78		(3,485.17)	476.10	0.00
9/24/2013		462.00		Monthly Payment Posted	2/1/2012	9,396.00	144.25	173.16	144.59			36,488.53		(3,340.58)	476.10	0.00
10/1/2013	475.00			Monthly Payment Due	2/1/2012	9,871.00						36,488.53		(3,340.58)	476.10	0.00
10/14/2013			8.88	MIP Disb	2/1/2012	9,871.00			(8.88)			36,488.53		(3,349.46)	476.10	0.00
10/16/2013			15.87	Late Charge	2/1/2012	9,871.00				15.87		36,488.53		(3,349.46)	491.97	0.00
11/1/2013	764.00			Monthly Payment Due	2/1/2012	10,635.00						36,488.53		(3,349.46)	491.97	0.00
11/8/2013			8.88	MIP Disb	2/1/2012	10,635.00			(8.88)			36,488.53		(3,358.34)	491.97	0.00
11/18/2013			15.87	Late Charge	2/1/2012	10,635.00				15.87		36,488.53		(3,358.34)	507.84	0.00
12/1/2013	764.00			Monthly Payment Due	2/1/2012	11,399.00						36,488.53		(3,358.34)	507.84	0.00
12/16/2013			15.87	Late Charge	2/1/2012	11,399.00				15.87		36,488.53		(3,358.34)	523.71	0.00
12/16/2013		1,665.00		Prop Ins Disb	2/1/2012	11,399.00			(1,665.00)			36,488.53		(5,023.34)	523.71	0.00
12/19/2013			8.88	MIP Disb	2/1/2012	11,399.00			(8.88)			36,488.53		(5,032.22)	523.71	0.00
1/1/2014	764.00			Monthly Payment Due	2/1/2012	12,163.00						36,488.53		(5,032.22)	523.71	0.00
1/9/2014			8.88	MIP Disb	2/1/2012	12,163.00			(8.88)			36,488.53		(5,041.10)	523.71	0.00
1/16/2014			15.87	Late Charge	2/1/2012	12,163.00				15.87		36,488.53		(5,041.10)	539.58	0.00

Part 1: Mortgage and Case Information				Part 2: Total Debt Calculation				Part 3: Arrearage As Of Date Of Petition				Part 4: Monthly Mortgage Payment					
Case Number:	23-10982 AMC			Principal Balance		\$26,227.17		Principal & Interest		\$23,805.75		Principal & Interest		\$317.41			
Debtor 1	Rochelle N., Coates III a/k/a Rochelle N. Alverest			Interest Due		\$9,154.50		Pre-petition Fees Due		\$7,747.15							
Debtor 2				MIP Amount		\$0.00		Escrow Def For Funds Advanced		\$13,878.15		Monthly Escrow		\$220.88			
Last 4 Digits to Identify	2023			Fees / Costs Due		\$7,747.15		Projected Escrow Shortage		\$1,569.42							
Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY			Escrow Def for Funds Advanced		\$13,878.15						Mortgage Insurance		\$8.88			
Servicer	PENNSYLVANIA HOUSING FINANCE AGENCY			Less Total Funds on Hand		\$0.00		Less Total Funds on Hand		\$0.00							
Fixed Accrual, Daily Simple Interest or Other	Fixed			TOTAL DEBT		\$57,006.97		Total Prepetition Arrears		\$47,000.47		Total Monthly Payment		\$547.17			
PART 5: Loan Payment History From First Date of Default																	
Account Activity				How Funds Were Applied / Amount Incurred							Balance After Amount Received or Incurred						
A.	B.	C.	D.	E.		F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list			calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description		Contractual Due Date	Prin Int & Esc Paid Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charge s Balance	Unapplied Funds Balance
1/31/2014			1,208.53	Prop Tax Disb		2/1/2012	12,163.00			(1,208.53)			36,488.53		(6,249.63)	539.58	0.00
2/1/2014	764.00			Monthly Payment Due		2/1/2012	12,927.00						36,488.53		(6,249.63)	539.58	0.00
2/18/2014			15.87	Late Charge		2/1/2012	12,927.00				15.87		36,488.53		(6,249.63)	555.45	0.00
2/19/2014			8.88	MIP Disb		2/1/2012	12,927.00			(8.88)			36,488.53		(6,258.51)	555.45	0.00
3/1/2014	764.00			Monthly Payment Due		2/1/2012	13,691.00						36,488.53		(6,258.51)	555.45	0.00
3/6/2014			8.88	MIP Disb		2/1/2012	13,691.00			(8.88)			36,488.53		(6,267.39)	555.45	0.00
3/17/2014			15.87	Late Charge		2/1/2012	13,691.00				15.87		36,488.53		(6,267.39)	571.32	0.00
4/1/2014	764.00			Monthly Payment Due		2/1/2012	14,455.00						36,488.53		(6,267.39)	571.32	0.00
4/11/2014			8.88	MIP Disb		2/1/2012	14,455.00			(8.88)			36,488.53		(6,276.27)	571.32	0.00
4/16/2014			15.87	Late Charge		2/1/2012	14,455.00				15.87		36,488.53		(6,276.27)	587.19	0.00
5/1/2014	764.00			Monthly Payment Due		2/1/2012	15,219.00						36,488.53		(6,276.27)	587.19	0.00
5/8/2014			8.88	MIP Disb		2/1/2012	15,219.00			(8.88)			36,488.53		(6,285.15)	587.19	0.00
5/16/2014			15.87	Late Charge		2/1/2012	15,219.00				15.87		36,488.53		(6,285.15)	603.06	0.00
6/1/2014	764.00			Monthly Payment Due		2/1/2012	15,983.00						36,488.53		(6,285.15)	603.06	0.00
6/16/2014			15.87	Late Charge		2/1/2012	15,983.00				15.87		36,488.53		(6,285.15)	618.93	0.00
6/17/2014			8.88	MIP Disb		2/1/2012	15,983.00			(8.88)			36,488.53		(6,294.03)	618.93	0.00
7/1/2014	764.00			Monthly Payment Due		2/1/2012	16,747.00						36,488.53		(6,294.03)	618.93	0.00
7/15/2014			8.88	MIP Disb		2/1/2012	16,747.00			(8.88)			36,488.53		(6,302.91)	618.93	0.00
7/16/2014			15.87	Late Charge		2/1/2012	16,747.00				15.87		36,488.53		(6,302.91)	634.80	0.00
8/1/2014	764.00			Monthly Payment Due		2/1/2012	17,511.00						36,488.53		(6,302.91)	634.80	0.00
8/14/2014			8.88	MIP Disb		2/1/2012	17,511.00			(8.88)			36,488.53		(6,311.79)	634.80	0.00
8/15/2014			15.87	Late Charge		2/1/2012	17,511.00				15.87		36,488.53		(6,311.79)	650.67	0.00
9/1/2014	764.00			Monthly Payment Due		2/1/2012	18,275.00						36,488.53		(6,311.79)	650.67	0.00
9/10/2014			8.88	MIP Disb		2/1/2012	18,275.00			(8.88)			36,488.53		(6,320.67)	650.67	0.00
9/16/2014			15.87	Late Charge		2/1/2012	18,275.00				15.87		36,488.53		(6,320.67)	666.54	0.00
10/1/2014	764.00			Monthly Payment Due		2/1/2012	19,039.00						36,488.53		(6,320.67)	666.54	0.00
10/15/2014			8.88	MIP Disb		2/1/2012	19,039.00			(8.88)			36,488.53		(6,329.55)	666.54	0.00
10/16/2014			15.87	Late Charge		2/1/2012	19,039.00				15.87		36,488.53		(6,329.55)	682.41	0.00
11/1/2014	566.00			Monthly Payment Due		2/1/2012	19,605.00						36,488.53		(6,329.55)	682.41	0.00
11/10/2014			8.88	MIP Disb		2/1/2012	19,605.00			(8.88)			36,488.53		(6,338.43)	682.41	0.00
11/17/2014			15.87	Late Charge		2/1/2012	19,605.00				15.87		36,488.53		(6,338.43)	698.28	0.00
12/1/2014	962.00			Monthly Payment Due		2/1/2012	20,567.00						36,488.53		(6,338.43)	698.28	0.00
12/4/2014		462.00		Monthly Payment Posted		3/1/2012	20,105.00	145.61	171.80	144.59			36,342.92		(6,193.84)	698.28	0.00
12/11/2014			8.88	MIP Disb		3/1/2012	20,105.00			(8.88)			36,342.92		(6,202.72)	698.28	0.00
12/16/2014			15.87	Late Charge		3/1/2012	20,105.00				15.87		36,342.92		(6,202.72)	714.15	0.00
12/30/2014			1,620.00	Prop Ins Disb		3/1/2012	20,105.00			(1,620.00)			36,342.92		(7,822.72)	714.15	0.00
1/1/2015	566.00			Monthly Payment Due		3/1/2012	20,671.00						36,342.92		(7,822.72)	714.15	0.00
1/13/2015			8.88	MIP Disb		3/1/2012	20,671.00			(8.88)			36,342.92		(7,831.60)	714.15	0.00
1/16/2015			15.87	Late Charge		3/1/2012	20,671.00				15.87		36,342.92		(7,831.60)	730.02	0.00
2/1/2015	566.00			Monthly Payment Due		3/1/2012	21,237.00						36,342.92		(7,831.60)	730.02	0.00
2/6/2015			1,208.53	Prop Tax Disb		3/1/2012	21,237.00			(1,208.53)			36,342.92		(9,040.13)	730.02	0.00
2/9/2015		462.00		Monthly Payment Posted		4/1/2012	20,775.00	146.30	171.11	144.59			36,196.62		(8,895.54)	730.02	0.00
2/17/2015			15.87	Late Charge		4/1/2012	20,775.00				15.87		36,196.62		(8,895.54)	745.89	0.00
2/23/2015			8.88	MIP Disb		4/1/2012	20,775.00			(8.88)			36,196.62		(8,904.42)	745.89	0.00
3/1/2015	566.00			Monthly Payment Due		4/1/2012	21,341.00						36,196.62		(8,904.42)	745.89	0.00
3/11/2015			8.88	MIP Disb		4/1/2012	21,341.00			(8.88)			36,196.62		(8,913.30)	745.89	0.00
3/16/2015			15.87	Late Charge		4/1/2012	21,341.00				15.87		36,196.62		(8,913.30)	761.76	0.00
4/1/2015	566.00			Monthly Payment Due		4/1/2012	21,907.00						36,196.62		(8,913.30)	761.76	0.00
4/13/2015			8.88	MIP Disb		4/1/2012	21,907.00			(8.88)			36,196.62		(8,922.18)	761.76	0.00
4/16/2015			15.87	Late Charge		4/1/2012	21,907.00				15.87		36,196.62		(8,922.18)	777.63	0.00
5/1/2015	566.00			Monthly Payment Due		4/1/2012	22,473.00						36,196.62		(8,922.18)	777.63	0.00
5/14/2015			8.88	MIP Disb		4/1/2012	22,473.00			(8.88)			36,196.62		(8,931.06)	777.63	0.00
5/18/2015			15.87	Late Charge		4/1/2012	22,473.00				15.87		36,196.62		(8,931.06)	793.50	0.00
6/1/2015	566.00			Monthly Payment Due		4/1/2012	23,039.00						36,196.62		(8,931.06)	793.50	0.00
6/12/2015			8.88	MIP Disb		4/1/2012	23,039.00			(8.88)			36,196.62		(8,939.94)	793.50	0.00
6/16/2015			15.87	Late Charge		4/1/2012	23,039.00				15.87		36,196.62		(8,939.94)	809.37	0.00
7/1/2015	566.00			Monthly Payment Due		4/1/2012	23,605.00						36,196.62		(8,939.94)	809.37	0.00
7/10/2015			8.88	MIP Disb		4/1/2012	23,605.00			(8.88)			36,196.62		(8,948.82)	809.37	0.00
7/16/2015			15.87	Late Charge		4/1/2012	23,605.00				15.87		36,196.62		(8,948.82)	825.24	0.00
8/1/2015	566.00			Monthly Payment Due		4/1/2012	24,171.00						36,196.62		(8,948.82)	825.24	0.00

Part 1: Mortgage and Case Information				Part 2: Total Debt Calculation				Part 3: Arrearage As Of Date Of Petition				Part 4: Monthly Mortgage Payment					
Case Number:	23-10982 AMC			Principal Balance		\$26,227.17		Principal & Interest		\$23,805.75		Principal & Interest		\$317.41			
Debtor 1	Rochelle N., Coates III a/k/a Rochelle N. Alverest			Interest Due		\$9,154.50		Pre-petition Fees Due		\$7,747.15							
Debtor 2				MIP Amount		\$0.00		Escrow Def For Funds Advanced		\$13,878.15		Monthly Escrow		\$220.88			
Last 4 Digits to Identify	2023			Fees / Costs Due		\$7,747.15		Projected Escrow Shortage		\$1,569.42							
Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY			Escrow Def for Funds Advanced		\$13,878.15						Mortgage Insurance		\$8.88			
Servicer	PENNSYLVANIA HOUSING FINANCE AGENCY			Less Total Funds on Hand		\$0.00		Less Total Funds on Hand		\$0.00							
Fixed Accrual, Daily Simple Interest or Other	Fixed			TOTAL DEBT		\$57,006.97		Total Prepetition Arrears		\$47,000.47		Total Monthly Payment		\$547.17			
PART 5: Loan Payment History From First Date of Default																	
Account Activity				How Funds Were Applied / Amount Incurred								Balance After Amount Received or Incurred					
A.	B.	C.	D.	E.		F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list			calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description		Contractual Due Date	Prin Int & Esc Past Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charge s Balance	Unapplied Funds Balance
8/10/2015			8.88	MIP Disb		4/1/2012	24,171.00			(8.88)			36,196.62		(8,957.70)	825.24	0.00
8/17/2015			15.87	Late Charge		4/1/2012	24,171.00				15.87		36,196.62		(8,957.70)	841.11	0.00
9/1/2015	566.00			Monthly Payment Due		4/1/2012	24,737.00						36,196.62		(8,957.70)	841.11	0.00
9/11/2015			8.88	MIP Disb		4/1/2012	24,737.00			(8.88)			36,196.62		(8,966.58)	841.11	0.00
9/16/2015			15.87	Late Charge		4/1/2012	24,737.00				15.87		36,196.62		(8,966.58)	856.98	0.00
10/1/2015	566.00			Monthly Payment Due		4/1/2012	25,303.00						36,196.62		(8,966.58)	856.98	0.00
10/14/2015			8.88	MIP Disb		4/1/2012	25,303.00			(8.88)			36,196.62		(8,975.46)	856.98	0.00
10/16/2015			15.87	Late Charge		4/1/2012	25,303.00				15.87		36,196.62		(8,975.46)	872.85	0.00
11/1/2015	566.00			Monthly Payment Due		4/1/2012	25,869.00						36,196.62		(8,975.46)	872.85	0.00
11/13/2015			8.88	MIP Disb		4/1/2012	25,869.00			(8.88)			36,196.62		(8,984.34)	872.85	0.00
11/18/2015			15.87	Late Charge		4/1/2012	25,869.00				15.87		36,196.62		(8,984.34)	888.72	0.00
12/1/2015	546.00			Monthly Payment Due		4/1/2012	26,415.00						36,196.62		(8,984.34)	888.72	0.00
12/10/2015			8.88	MIP Disb		4/1/2012	26,415.00			(8.88)			36,196.62		(8,993.22)	888.72	0.00
12/16/2015			15.87	Late Charge		4/1/2012	26,415.00				15.87		36,196.62		(8,993.22)	904.59	0.00
12/29/2015			1,419.00	Prop Ins Disb		4/1/2012	26,415.00			(1,419.00)			36,196.62		(10,412.22)	904.59	0.00
1/1/2016	546.00			Monthly Payment Due		4/1/2012	26,961.00						36,196.62		(10,412.22)	904.59	0.00
1/11/2016			8.88	MIP Disb		4/1/2012	26,961.00			(8.88)			36,196.62		(10,421.10)	904.59	0.00
2/1/2016	546.00			Monthly Payment Due		4/1/2012	27,507.00						36,196.62		(10,421.10)	904.59	0.00
2/5/2016			1,262.47	Prop Tax Disb		4/1/2012	27,507.00			(1,262.47)			36,196.62		(11,683.57)	904.59	0.00
2/17/2016			8.88	MIP Disb		4/1/2012	27,507.00			(8.88)			36,196.62		(11,692.45)	904.59	0.00
3/1/2016	546.00			Monthly Payment Due		4/1/2012	28,053.00						36,196.62		(11,692.45)	904.59	0.00
3/11/2016			8.88	MIP Disb		4/1/2012	28,053.00			(8.88)			36,196.62		(11,701.33)	904.59	0.00
4/1/2016	546.00			Monthly Payment Due		4/1/2012	28,599.00						36,196.62		(11,701.33)	904.59	0.00
4/11/2016			8.88	MIP Disb		4/1/2012	28,599.00			(8.88)			36,196.62		(11,710.21)	904.59	0.00
5/1/2016	546.00			Monthly Payment Due		4/1/2012	29,145.00						36,196.62		(11,710.21)	904.59	0.00
5/17/2016			8.88	MIP Disb		4/1/2012	29,145.00			(8.88)			36,196.62		(11,719.09)	904.59	0.00
6/1/2016	546.00			Monthly Payment Due		4/1/2012	29,691.00						36,196.62		(11,719.09)	904.59	0.00
6/9/2016			8.88	MIP Disb		4/1/2012	29,691.00			(8.88)			36,196.62		(11,727.97)	904.59	0.00
7/1/2016	546.00			Monthly Payment Due		4/1/2012	30,237.00						36,196.62		(11,727.97)	904.59	0.00
7/13/2016			8.88	MIP Disb		4/1/2012	30,237.00			(8.88)			36,196.62		(11,736.85)	904.59	0.00
8/1/2016	546.00			Monthly Payment Due		4/1/2012	30,783.00						36,196.62		(11,736.85)	904.59	0.00
8/10/2016			8.88	MIP Disb		4/1/2012	30,783.00			(8.88)			36,196.62		(11,745.73)	904.59	0.00
8/16/2016			15.87	Late Charge		4/1/2012	30,783.00				15.87		36,196.62		(11,745.73)	920.46	0.00
9/1/2016	546.00			Monthly Payment Due		4/1/2012	31,329.00						36,196.62		(11,745.73)	920.46	0.00
9/9/2016			8.88	MIP Disb		4/1/2012	31,329.00			(8.88)			36,196.62		(11,754.61)	920.46	0.00
9/16/2016			15.87	Late Charge		4/1/2012	31,329.00				15.87		36,196.62		(11,754.61)	936.33	0.00
10/1/2016	546.00			Monthly Payment Due		4/1/2012	31,875.00						36,196.62		(11,754.61)	936.33	0.00
10/7/2016			8.88	MIP Disb		4/1/2012	31,875.00			(8.88)			36,196.62		(11,763.49)	936.33	0.00
10/17/2016			15.87	Late Charge		4/1/2012	31,875.00				15.87		36,196.62		(11,763.49)	952.20	0.00
11/1/2016	550.00			Monthly Payment Due		4/1/2012	32,425.00						36,196.62		(11,763.49)	952.20	0.00
11/9/2016			8.88	MIP Disb		4/1/2012	32,425.00			(8.88)			36,196.62		(11,772.37)	952.20	0.00
12/1/2016	550.00			Monthly Payment Due		4/1/2012	32,975.00						36,196.62		(11,772.37)	952.20	0.00
12/7/2016			8.88	MIP Disb		4/1/2012	32,975.00			(8.88)			36,196.62		(11,781.25)	952.20	0.00
12/19/2016		462.00		Monthly Payment Posted		5/1/2012	32,513.00	146.98	170.43	144.59			36,049.64		(11,636.66)	952.20	0.00
12/28/2016			1,191.00	Prop Ins Disb		5/1/2012	32,513.00			(1,191.00)			36,049.64		(12,827.66)	952.20	0.00
1/1/2017	550.00			Monthly Payment Due		5/1/2012	33,063.00						36,049.64		(12,827.66)	952.20	0.00
1/9/2017			8.88	MIP Disb		5/1/2012	33,063.00			(8.88)			36,049.64		(12,836.54)	952.20	0.00
1/17/2017			15.87	Late Charge		5/1/2012	33,063.00				15.87		36,049.64		(12,836.54)	968.07	0.00
1/30/2017			1,262.47	Prop Tax Disb		5/1/2012	33,063.00			(1,262.46)			36,049.64		(14,099.00)	968.07	0.00
2/1/2017	534.00			Monthly Payment Due		5/1/2012	33,597.00						36,049.64		(14,099.00)	968.07	0.00
2/7/2017			8.88	MIP Disb		5/1/2012	33,597.00			(8.88)			36,049.64		(14,107.88)	968.07	0.00
3/1/2017	534.00			Monthly Payment Due		5/1/2012	34,131.00						36,049.64		(14,107.88)	968.07	0.00
3/8/2017			8.88	MIP Disb		5/1/2012	34,131.00			(8.88)			36,049.64		(14,116.76)	968.07	0.00
4/1/2017	534.00			Monthly Payment Due		5/1/2012	34,665.00						36,049.64		(14,116.76)	968.07	0.00
4/10/2017			8.88	MIP Disb		5/1/2012	34,665.00			(8.88)			36,049.64		(14,125.64)	968.07	0.00
4/17/2017			15.87	Late Charge		5/1/2012	34,665.00				15.87		36,049.64		(14,125.64)	983.94	0.00
5/1/2017	534.00			Monthly Payment Due		5/1/2012	35,199.00						36,049.64		(14,125.64)	983.94	0.00
5/8/2017			8.88	MIP Disb		5/1/2012	35,199.00			(8.88)			36,049.64		(14,134.52)	983.94	0.00
5/16/2017			15.87	Late Charge		5/1/2012	35,199.00				15.87		36,049.64		(14,134.52)	999.81	0.00
6/1/2017	534.00			Monthly Payment Due		5/1/2012	35,733.00						36,049.64		(14,134.52)	999.81	0.00

Part 1: Mortgage and Case Information				Part 2: Total Debt Calculation				Part 3: Arrearage As Of Date Of Petition				Part 4: Monthly Mortgage Payment				
Case Number:	23-10982 AMC			Principal Balance	\$26,227.17			Principal & Interest	\$23,805.75			Principal & Interest	\$317.41			
Debtor 1	Rochelle N., Coates III a/k/a Rochelle N. Alverest			Interest Due	\$9,154.50			Pre-petition Fees Due	\$7,747.15							
Debtor 2				MIP Amount	\$0.00			Escrow Def For Funds Advanced	\$13,878.15			Monthly Escrow	\$220.88			
Last 4 Digits to Identify	2023			Fees / Costs Due	\$7,747.15			Projected Escrow Shortage	\$1,569.42							
Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY			Escrow Def for Funds Advanced	\$13,878.15							Mortgage Insurance	\$8.88			
Servicer	PENNSYLVANIA HOUSING FINANCE AGENCY			Less Total Funds on Hand	\$0.00			Less Total Funds on Hand	\$0.00							
Fixed Accrual, Daily Simple Interest or Other	Fixed			TOTAL DEBT	\$57,006.97			Total Prepetition Arrears	\$47,000.47			Total Monthly Payment	\$547.17			
PART 5: Loan Payment History From First Date Of Default																
Account Activity				How Funds Were Applied / Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list		calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Prin Int & Esc Paid Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charge s Balance	Unapplied Funds Balance
6/6/2017			8.88	MIP Disb	5/1/2012	35,733.00			(8.88)			36,049.64		(14,143.40)	999.81	0.00
6/16/2017			15.87	Late Charge	5/1/2012	35,733.00				15.87		36,049.64		(14,143.40)	1,015.68	0.00
7/1/2017	534.00			Monthly Payment Due	5/1/2012	36,267.00						36,049.64		(14,143.40)	1,015.68	0.00
7/11/2017			8.88	MIP Disb	5/1/2012	36,267.00			(8.88)			36,049.64		(14,152.28)	1,015.68	0.00
8/1/2017	534.00			Monthly Payment Due	5/1/2012	36,801.00						36,049.64		(14,152.28)	1,015.68	0.00
8/10/2017			8.88	MIP Disb	5/1/2012	36,801.00			(8.88)			36,049.64		(14,161.16)	1,015.68	0.00
8/16/2017			15.87	Late Charge	5/1/2012	36,801.00				15.87		36,049.64		(14,161.16)	1,031.55	0.00
9/1/2017	534.00			Monthly Payment Due	5/1/2012	37,335.00						36,049.64		(14,161.16)	1,031.55	0.00
9/6/2017			8.88	MIP Disb	5/1/2012	37,335.00			(8.88)			36,049.64		(14,170.04)	1,031.55	0.00
9/18/2017			15.87	Late Charge	5/1/2012	37,335.00				15.87		36,049.64		(14,170.04)	1,047.42	0.00
10/1/2017	534.00			Monthly Payment Due	5/1/2012	37,869.00						36,049.64		(14,170.04)	1,047.42	0.00
10/9/2017			8.88	MIP Disb	5/1/2012	37,869.00			(8.88)			36,049.64		(14,178.92)	1,047.42	0.00
10/16/2017			15.87	Late Charge	5/1/2012	37,869.00				15.87		36,049.64		(14,178.92)	1,063.29	0.00
11/1/2017	534.00			Monthly Payment Due	5/1/2012	38,403.00						36,049.64		(14,178.92)	1,063.29	0.00
11/8/2017			8.88	MIP Disb	5/1/2012	38,403.00			(8.88)			36,049.64		(14,187.80)	1,063.29	0.00
11/16/2017			15.87	Late Charge	5/1/2012	38,403.00				15.87		36,049.64		(14,187.80)	1,079.16	0.00
12/1/2017	534.00			Monthly Payment Due	5/1/2012	38,937.00						36,049.64		(14,187.80)	1,079.16	0.00
12/8/2017			8.88	MIP Disb	5/1/2012	38,937.00			(8.88)			36,049.64		(14,196.68)	1,079.16	0.00
12/21/2017			1,131.00	Prop Ins Disb	5/1/2012	38,937.00			(1,131.00)			36,049.64		(15,327.68)	1,079.16	0.00
12/18/2017			15.87	Late Charge	5/1/2012	38,937.00				15.87		36,049.64		(15,327.68)	1,095.03	0.00
1/1/2018	566.00			Monthly Payment Due	5/1/2012	39,503.00						36,049.64		(15,327.68)	1,095.03	0.00
1/9/2018			8.88	MIP Disb	5/1/2012	39,503.00			(8.88)			36,049.64		(15,336.56)	1,095.03	0.00
1/16/2018		462.00		Monthly Payment Posted	6/1/2012	39,041.00	148.37	169.04	144.59			35,901.27		(15,191.97)	1,095.03	0.00
1/16/2018		462.00		Monthly Payment Posted	7/1/2012	38,579.00	147.68	169.73	144.59			35,753.59		(15,047.38)	1,095.03	0.00
2/1/2018	566.00			Monthly Payment Due	7/1/2012	39,145.00						35,753.59		(15,047.38)	1,095.03	0.00
2/5/2018			1,262.46	Prop Tax Disb	7/1/2012	39,145.00			(1,262.46)			35,753.59		(16,309.84)	1,095.03	0.00
2/15/2018			8.88	MIP Disb	7/1/2012	39,145.00			(8.88)			35,753.59		(16,318.72)	1,095.03	0.00
3/1/2018	566.00			Monthly Payment Due	7/1/2012	39,711.00						35,753.59		(16,318.72)	1,095.03	0.00
3/6/2018		462.00		Monthly Payment Posted	8/1/2012	39,249.00	149.07	168.34	144.59			35,604.52		(16,174.13)	1,095.03	0.00
3/6/2018			8.88	MIP Disb	8/1/2012	39,249.00			(8.88)			35,604.52		(16,183.01)	1,095.03	0.00
4/1/2018	566.00			Monthly Payment Due	8/1/2012	39,815.00						35,604.52		(16,183.01)	1,095.03	0.00
4/11/2018			8.88	MIP Disb	8/1/2012	39,815.00			(8.88)			35,604.52		(16,191.89)	1,095.03	0.00
4/18/2018			15.87	Late Charge	8/1/2012	39,815.00				15.87		35,604.52		(16,191.89)	1,110.90	0.00
5/1/2018	566.00			Monthly Payment Due	8/1/2012	40,381.00						35,604.52		(16,191.89)	1,110.90	0.00
5/9/2018			8.88	MIP Disb	8/1/2012	40,381.00			(8.88)			35,604.52		(16,200.77)	1,110.90	0.00
5/16/2018			15.87	Late Charge	8/1/2012	40,381.00				15.87		35,604.52		(16,200.77)	1,126.77	0.00
6/1/2018	566.00			Monthly Payment Due	8/1/2012	40,947.00						35,604.52		(16,200.77)	1,126.77	0.00
6/7/2018			8.88	MIP Disb	8/1/2012	40,947.00			(8.88)			35,604.52		(16,209.65)	1,126.77	0.00
6/14/2018		462.00		Monthly Payment Posted	9/1/2012	40,485.00	149.77	167.64	144.59			35,454.75		(16,065.06)	1,126.77	0.00
7/1/2018	566.00			Monthly Payment Due	9/1/2012	41,051.00						35,454.75		(16,065.06)	1,126.77	0.00
7/13/2018			8.88	MIP Disb	9/1/2012	41,051.00			(8.88)			35,454.75		(16,073.94)	1,126.77	0.00
7/17/2018			15.87	Late Charge	9/1/2012	41,051.00				15.87		35,454.75		(16,073.94)	1,142.64	0.00
8/1/2018	566.00			Monthly Payment Due	9/1/2012	41,617.00						35,454.75		(16,073.94)	1,142.64	0.00
8/14/2018			8.88	MIP Disb	9/1/2012	41,617.00			(8.88)			35,454.75		(16,082.82)	1,142.64	0.00
8/16/2018			15.87	Late Charge	9/1/2012	41,617.00				15.87		35,454.75		(16,082.82)	1,158.51	0.00
9/1/2018	566.00			Monthly Payment Due	9/1/2012	42,183.00						35,454.75		(16,082.82)	1,158.51	0.00
9/13/2018			8.88	MIP Disb	9/1/2012	42,183.00			(8.88)			35,454.75		(16,091.70)	1,158.51	0.00
9/17/2018			15.87	Late Charge	9/1/2012	42,183.00				15.87		35,454.75		(16,091.70)	1,174.38	0.00
10/1/2018	566.00			Monthly Payment Due	9/1/2012	42,749.00						35,454.75		(16,091.70)	1,174.38	0.00
10/15/2018			8.88	MIP Disb	9/1/2012	42,749.00			(8.88)			35,454.75		(16,100.58)	1,174.38	0.00
10/16/2018			15.87	Late Charge	9/1/2012	42,749.00				15.87		35,454.75		(16,100.58)	1,190.25	0.00
11/1/2018	566.00			Monthly Payment Due	9/1/2012	43,315.00						35,454.75		(16,100.58)	1,190.25	0.00
11/9/2018			8.88	MIP Disb	9/1/2012	43,315.00			(8.88)			35,454.75		(16,109.46)	1,190.25	0.00
11/16/2018			15.87	Late Charge	9/1/2012	43,315.00				15.87		35,454.75		(16,109.46)	1,206.12	0.00
12/1/2018	566.00			Monthly Payment Due	9/1/2012	43,881.00						35,454.75		(16,109.46)	1,206.12	0.00
12/7/2018			8.88	MIP Disb	9/1/2012	43,881.00			(8.88)			35,454.75		(16,118.34)	1,206.12	0.00
12/17/2018			15.87	Late Charge	9/1/2012	43,881.00				15.87		35,454.75		(16,118.34)	1,221.99	0.00
1/1/2019	566.00			Monthly Payment Due	9/1/2012	44,447.00						35,454.75		(16,118.34)	1,221.99	0.00
1/7/2019			15.87	Late Charge	9/1/2012	44,447.00				15.87		35,454.75		(16,118.34)	1,237.86	0.00
1/7/2019		462.00		Monthly Payment Posted	10/1/2012	43,985.00	150.48	166.93	144.59			35,304.27		(15,973.75)	1,237.86	0.00

Part 1: Mortgage and Case Information			Part 2: Total Debt Calculation			Part 3: Arrearage As Of Date Of Petition					Part 4: Monthly Mortgage Payment					
Case Number:	23-10982 AMC		Principal Balance	\$26,227.17		Principal & Interest	\$23,805.75				Principal & Interest	\$317.41				
Debtor 1	Rochelle N., Coates III a/k/a Rochelle N. Alverest		Interest Due	\$9,154.50		Pre-petition Fees Due	\$7,747.15									
Debtor 2			MIP Amount	\$0.00		Escrow Def For Funds Advanced	\$13,878.15				Monthly Escrow	\$220.88				
Last 4 Digits to Identify	2023		Fees / Costs Due	\$7,747.15		Projected Escrow Shortage	\$1,569.42									
Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY		Escrow Def for Funds Advanced	\$13,878.15							Mortgage Insurance	\$8.88				
Servicer	PENNSYLVANIA HOUSING FINANCE AGENCY		Less Total Funds on Hand	\$0.00		Less Total Funds on Hand	\$0.00									
Fixed Accrual, Daily Simple Interest or Other	Fixed		TOTAL DEBT	\$57,006.97		Total Prepetition Arrears	\$47,000.47				Total Monthly Payment	\$547.17				
PART 5: Loan Payment History From First Date of Default																
Account Activity				How Funds Were Applied / Amount Incurred							Balance After Amount Received or Incurred					
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list		calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Prin Int & Esc Past Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charge s Balance	Unapplied Funds Balance
1/7/2019		462.00		Monthly Payment Posted	11/1/2012	43,523.00	150.48	166.93	144.59			35,153.79		(15,829.16)	1,237.86	0.00
1/7/2019		(462.00)		Monthly Payment Posted	10/1/2012	43,985.00	(150.48)	166.93	(144.59)			35,304.27		(15,973.75)	1,237.86	0.00
1/18/2019			8.88	MIP Disb	10/1/2012	43,985.00			(8.88)			35,304.27		(15,982.63)	1,237.86	0.00
2/1/2019	566.00			Monthly Payment Due	10/1/2012	44,551.00						35,304.27		(15,982.63)	1,237.86	0.00
2/5/2019			1,233.36	Prop Tax Disb	10/1/2012	44,551.00			(1,233.36)			35,304.27		(17,215.99)	1,237.86	0.00
2/8/2019		475.00		Monthly Payment Posted	11/1/2012	44,076.00	151.19	166.22	157.59			35,153.08		(17,058.40)	1,237.86	0.00
2/13/2019			8.88	MIP Disb	11/1/2012	44,076.00			(8.88)			35,153.08		(17,067.28)	1,237.86	0.00
2/15/2019			1,032.00	Prop Ins Disb	11/1/2012	44,076.00			(1,032.00)			35,153.08		(18,099.28)	1,237.86	0.00
2/19/2019			15.87	Late Charge	11/1/2012	44,076.00				15.87		35,153.08		(18,099.28)	1,253.73	0.00
3/1/2019	566.00			Monthly Payment Due	11/1/2012	44,642.00						35,153.08		(18,099.28)	1,253.73	0.00
3/7/2019		475.00		Monthly Payment Posted	12/1/2012	44,167.00	152.61	164.80	157.59			35,000.47		(17,941.69)	1,253.73	0.00
3/7/2019		475.00		Monthly Payment Posted	1/1/2013	43,692.00	151.90	165.51	157.59			34,848.57		(17,784.10)	1,253.73	0.00
3/8/2019			8.88	MIP Disb	1/1/2013	43,692.00			(8.88)			34,848.57		(17,792.98)	1,253.73	0.00
3/18/2019			15.87	Late Charge	1/1/2013	43,692.00				15.87		34,848.57		(17,792.98)	1,269.60	0.00
4/1/2019	566.00			Monthly Payment Due	1/1/2013	44,258.00						34,848.57		(17,792.98)	1,269.60	0.00
4/9/2019		475.00		Monthly Payment Posted	2/1/2013	43,783.00	153.33	164.08	157.59			34,695.24		(17,635.39)	1,269.60	0.00
4/18/2019			8.88	MIP Disb	2/1/2013	43,783.00			(8.88)			34,695.24		(17,644.27)	1,269.60	0.00
5/1/2019	566.00			Monthly Payment Due	2/1/2013	44,349.00						34,695.24		(17,644.27)	1,269.60	0.00
5/13/2019			8.88	MIP Disb	2/1/2013	44,349.00			(8.88)			34,695.24		(17,653.15)	1,269.60	0.00
5/16/2019			15.87	Late Charge	2/1/2013	44,349.00				15.87		34,695.24		(17,653.15)	1,285.47	0.00
5/19/2019		475.00		Monthly Payment Posted	3/1/2013	43,874.00	154.05	163.36	157.59			34,541.19		(17,495.56)	1,285.47	0.00
6/1/2019	566.00			Monthly Payment Due	3/1/2013	44,440.00						34,541.19		(17,495.56)	1,285.47	0.00
6/12/2019			8.88	MIP Disb	3/1/2013	44,440.00			(8.88)			34,541.19		(17,504.44)	1,285.47	0.00
6/17/2019			15.87	Late Charge	3/1/2013	44,440.00				15.87		34,541.19		(17,504.44)	1,301.34	0.00
6/17/2019		475.00		Monthly Payment Posted	4/1/2013	43,965.00	154.78	162.63	157.59			34,386.41		(17,346.85)	1,301.34	0.00
7/1/2019	566.00			Monthly Payment Due	4/1/2013	44,531.00						34,386.41		(17,346.85)	1,301.34	0.00
7/15/2019			8.88	MIP Disb	4/1/2013	44,531.00			(8.88)			34,386.41		(17,355.73)	1,301.34	0.00
7/16/2019			15.87	Late Charge	4/1/2013	44,531.00				15.87		34,386.41		(17,355.73)	1,317.21	0.00
8/1/2019	566.00			Monthly Payment Due	4/1/2013	45,097.00						34,386.41		(17,355.73)	1,317.21	0.00
8/13/2019			8.88	MIP Disb	4/1/2013	45,097.00			(8.88)			34,386.41		(17,364.61)	1,317.21	0.00
8/16/2019			15.87	Late Charge	4/1/2013	45,097.00				15.87		34,386.41		(17,364.61)	1,333.08	0.00
8/30/2019			19.00	NSF Fee	4/1/2013	45,097.00				19.00		34,386.41		(17,364.61)	1,352.08	0.00
9/1/2019	566.00			Monthly Payment Due	4/1/2013	45,663.00						34,386.41		(17,364.61)	1,352.08	0.00
9/18/2019			8.88	MIP Disb	4/1/2013	45,663.00			(8.88)			34,386.41		(17,373.49)	1,352.08	0.00
9/30/2019			16.00	Property Inspection	4/1/2013	45,663.00				16.00		34,386.41		(17,373.49)	1,368.08	0.00
10/1/2019	566.00			Monthly Payment Due	4/1/2013	46,229.00						34,386.41		(17,373.49)	1,368.08	0.00
10/14/2019			8.88	MIP Disb	4/1/2013	46,229.00			(8.88)			34,386.41		(17,382.37)	1,368.08	0.00
10/17/2019			15.87	Late Charge	4/1/2013	46,229.00				15.87		34,386.41		(17,382.37)	1,383.95	0.00
10/29/2019			16.00	Property Inspection	4/1/2013	46,229.00				16.00		34,386.41		(17,382.37)	1,399.95	0.00
11/1/2019	566.00			Monthly Payment Due	4/1/2013	46,795.00						34,386.41		(17,382.37)	1,399.95	0.00
11/12/2019			8.88	MIP Disb	4/1/2013	46,795.00			(8.88)			34,386.41		(17,391.25)	1,399.95	0.00
11/18/2019			15.87	Late Charge	4/1/2013	46,795.00				15.87		34,386.41		(17,391.25)	1,415.82	0.00
12/1/2019	566.00			Monthly Payment Due	4/1/2013	47,361.00						34,386.41		(17,391.25)	1,415.82	0.00
12/4/2019			16.00	Property Inspection	4/1/2013	47,361.00				16.00		34,386.41		(17,391.25)	1,431.82	0.00
12/12/2019			16.00	Property Inspection	4/1/2013	47,361.00				16.00		34,386.41		(17,391.25)	1,447.82	0.00
12/12/2019			8.88	MIP Disb	4/1/2013	47,361.00			(8.88)			34,386.41		(17,400.13)	1,447.82	0.00
12/17/2019			15.87	Late Charge	4/1/2013	47,361.00				15.87		34,386.41		(17,400.13)	1,463.69	0.00
12/30/2019			1,082.00	Prop Ins Disb	4/1/2013	47,361.00			(1,058.00)			34,386.41		(18,458.13)	1,463.69	0.00
1/1/2020	566.00			Monthly Payment Due	4/1/2013	47,927.00						34,386.41		(18,458.13)	1,463.69	0.00
1/2/2020			16.00	Property Inspection	4/1/2013	47,927.00				16.00		34,386.41		(18,458.13)	1,479.69	0.00
1/10/2020			8.88	MIP Disb	4/1/2013	47,927.00			(8.88)			34,386.41		(18,467.01)	1,479.69	0.00
1/17/2020			15.87	Late Charge	4/1/2013	47,927.00				15.87		34,386.41		(18,467.01)	1,495.56	0.00
1/30/2020			16.00	Property Inspection	4/1/2013	47,927.00				16.00		34,386.41		(18,467.01)	1,511.56	0.00
2/1/2020	566.00			Monthly Payment Due	4/1/2013	48,493.00						34,386.41		(18,467.01)	1,511.56	0.00
2/3/2020			1,326.21	Prop Tax Disb	4/1/2013	48,493.00			(1,326.21)			34,386.41		(19,793.22)	1,511.56	0.00
2/11/2020			8.88	MIP Disb	4/1/2013	48,493.00			(8.88)			34,386.41		(19,802.10)	1,511.56	0.00
2/13/2020		475.00		Monthly Payment Posted	5/1/2013	48,018.00	155.51	161.90	157.59			34,230.90		(19,644.51)	1,511.56	0.00
2/18/2020			15.87	Late Charge	5/1/2013	48,018.00				15.87		34,230.90		(19,644.51)	1,527.43	0.00
2/24/2020		475.00		Monthly Payment Posted	6/1/2013	47,543.00	156.24	161.17	157.59			34,074.66		(19,486.92)	1,527.43	0.00
2/24/2020		475.00		Monthly Payment Posted	7/1/2013	47,068.00	156.98	160.43	157.59			33,917.68		(19,329.33)	1,527.43	0.00

Part 1: Mortgage and Case Information				Part 2: Total Debt Calculation				Part 3: Arrearage As Of Date Of Petition				Part 4: Monthly Mortgage Payment					
Case Number:	23-10982 AMC			Principal Balance		\$26,227.17		Principal & Interest		\$23,805.75		Principal & Interest		\$317.41			
Debtor 1	Rochelle N., Coates III a/k/a Rochelle N. Alverest			Interest Due		\$9,154.50		Pre-petition Fees Due		\$7,747.15							
Debtor 2				MIP Amount		\$0.00		Escrow Def For Funds Advanced		\$13,878.15		Monthly Escrow		\$220.88			
Last 4 Digits to Identify	2023			Fees / Costs Due		\$7,747.15		Projected Escrow Shortage		\$1,569.42							
Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY			Escrow Def for Funds Advanced		\$13,878.15						Mortgage Insurance		\$8.88			
Servicer	PENNSYLVANIA HOUSING FINANCE AGENCY			Less Total Funds on Hand		\$0.00		Less Total Funds on Hand		\$0.00							
Fixed Accrual, Daily Simple Interest or Other	Fixed			TOTAL DEBT		\$57,006.97		Total Prepetition Arrears		\$47,000.47		Total Monthly Payment		\$547.17			
PART 5: Loan Payment History From First Date of Default																	
Account Activity				How Funds Were Applied / Amount Incurred								Balance After Amount Received or Incurred					
A.	B.	C.	D.	E.		F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list			calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description		Contractual Due Date	Prin Int & Esc Past Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charge s Balance	Unapplied Funds Balance
2/24/2020		475.00		Monthly Payment Posted		8/1/2013	46,593.00	157.71	159.70	157.59			33,759.97		(19,171.74)	1,527.43	0.00
2/24/2020		475.00		Monthly Payment Posted		9/1/2013	46,118.00	158.46	158.95	157.59			33,601.51		(19,014.15)	1,527.43	0.00
2/24/2020		475.00		Monthly Payment Posted		10/1/2013	45,643.00	159.20	158.21	157.59			33,442.31		(18,856.56)	1,527.43	0.00
2/24/2020		475.00		Monthly Payment Posted		11/1/2013	45,168.00	159.95	157.46	157.59			33,282.36		(18,698.97)	1,527.43	0.00
2/24/2020		764.00		Monthly Payment Posted		12/1/2013	44,404.00	160.71	156.70	446.59			33,121.65		(18,252.38)	1,527.43	0.00
2/24/2020		764.00		Monthly Payment Posted		1/1/2014	43,640.00	161.46	155.95	446.59			32,960.19		(17,805.79)	1,527.43	0.00
2/24/2020		317.41		Monthly Payment Posted		2/1/2014	43,322.59	162.22	155.19	-420.41			32,797.97		(18,226.20)	1,527.43	0.00
2/26/2020		764.00		Monthly Payment Posted		3/1/2014	42,558.59	162.99	154.42	446.59			32,634.98		(17,779.61)	1,527.43	0.00
3/1/2020	566.00			Monthly Payment Due		3/1/2014	43,124.59						32,634.98		(17,779.61)	1,527.43	0.00
3/12/2020			16.00	Property Inspection		3/1/2014	43,124.59				16.00		32,634.98		(17,779.61)	1,543.43	0.00
3/12/2020			8.88	MIP Disb		3/1/2014	43,124.59			(8.88)			32,634.98		(17,788.49)	1,543.43	0.00
3/16/2020			15.87	Late Charge		3/1/2014	43,124.59				15.87		32,634.98		(17,788.49)	1,559.30	0.00
4/1/2020	566.00			Monthly Payment Due		3/1/2014	43,690.59						32,634.98		(17,788.49)	1,559.30	0.00
4/9/2020			8.88	MIP Disb		3/1/2014	43,690.59			(8.88)			32,634.98		(17,797.37)	1,559.30	0.00
4/16/2020		764.00		Monthly Payment Posted		4/1/2014	42,926.59	163.75	153.66	446.59			32,471.23		(17,350.78)	1,559.30	0.00
5/1/2020	526.00			Monthly Payment Due		4/1/2014	43,452.59						32,471.23		(17,350.78)	1,559.30	0.00
5/7/2020			8.88	MIP Disb		4/1/2014	43,452.59			(8.88)			32,471.23		(17,359.66)	1,559.30	0.00
6/1/2020	526.00			Monthly Payment Due		4/1/2014	43,978.59						32,471.23		(17,359.66)	1,559.30	0.00
6/12/2020			8.88	MIP Disb		4/1/2014	43,978.59			(8.88)			32,471.23		(17,368.54)	1,559.30	0.00
6/23/2020		764.00		Monthly Payment Posted		5/1/2014	43,214.59	164.52	152.89	446.59			32,306.71		(16,921.95)	1,559.30	0.00
6/23/2020		764.00		Monthly Payment Posted		6/1/2014	42,450.59	165.30	152.11	446.59			32,141.41		(16,475.36)	1,559.30	0.00
7/1/2020	526.00			Monthly Payment Due		6/1/2014	42,976.59						32,141.41		(16,475.36)	1,559.30	0.00
7/13/2020			16.00	Property Inspection		6/1/2014	42,976.59				16.00		32,141.41		(16,475.36)	1,575.30	0.00
7/13/2020			8.88	MIP Disb		6/1/2014	42,976.59			(8.88)			32,141.41		(16,484.24)	1,575.30	0.00
8/1/2020	526.00			Monthly Payment Due		6/1/2014	43,502.59						32,141.41		(16,484.24)	1,575.30	0.00
8/5/2020		764.00		Monthly Payment Posted		7/1/2014	42,738.59	166.08	151.33	446.59			31,975.33		(16,037.65)	1,575.30	0.00
8/5/2020		764.00		Monthly Payment Posted		8/1/2014	41,974.59	166.86	150.55	446.59			31,808.47		(15,591.06)	1,575.30	0.00
8/6/2020			8.88	MIP Disb		8/1/2014	41,974.59			(8.88)			31,808.47		(15,599.94)	1,575.30	0.00
8/21/2020		764.00		Monthly Payment Posted		9/1/2014	41,210.59	167.65	149.76	446.59			31,640.82		(15,153.35)	1,575.30	0.00
9/1/2020	526.00			Monthly Payment Due		9/1/2014	41,736.59						31,640.82		(15,153.35)	1,575.30	0.00
9/11/2020			8.88	MIP Disb		9/1/2014	41,736.59			(8.88)			31,640.82		(15,162.23)	1,575.30	0.00
9/25/2020			16.00	Property Inspection		9/1/2014	41,736.59				16.00		31,640.82		(15,162.23)	1,591.30	0.00
10/1/2020	526.00			Monthly Payment Due		9/1/2014	42,262.59						31,640.82		(15,162.23)	1,591.30	0.00
10/9/2020			8.88	MIP Disb		9/1/2014	42,262.59			(8.88)			31,640.82		(15,171.11)	1,591.30	0.00
10/27/2020			16.00	Property Inspection		9/1/2014	42,262.59				16.00		31,640.82		(15,171.11)	1,607.30	0.00
11/1/2020	526.00			Monthly Payment Due		9/1/2014	42,788.59						31,640.82		(15,171.11)	1,607.30	0.00
11/12/2020			8.88	MIP Disb		9/1/2014	42,788.59			(8.88)			31,640.82		(15,179.99)	1,607.30	0.00
11/30/2020			16.00	Property Inspection		9/1/2014	42,788.59				16.00		31,640.82		(15,179.99)	1,623.30	0.00
12/1/2020	526.00			Monthly Payment Due		9/1/2014	43,314.59						31,640.82		(15,179.99)	1,623.30	0.00
12/1/2020			8.88	MIP Disb		9/1/2014	43,314.59			(8.88)			31,640.82		(15,188.87)	1,623.30	0.00
12/2/2020		764.00		Monthly Payment Posted		10/1/2014	42,550.59	168.43	148.98	446.59			31,472.39		(14,742.28)	1,623.30	0.00
12/15/2020			1,152.00	Prop Ins Disb		10/1/2014	42,550.59			(1,152.00)			31,472.39		(15,894.28)	1,623.30	0.00
12/30/2020			16.00	Property Inspection		10/1/2014	42,550.59				16.00		31,472.39		(15,894.28)	1,639.30	0.00
1/1/2021	526.00			Monthly Payment Due		10/1/2014	43,076.59						31,472.39		(15,894.28)	1,639.30	0.00
1/7/2021			8.88	MIP Disb		10/1/2014	43,076.59			(8.88)			31,472.39		(15,903.16)	1,639.30	0.00
1/27/2021		764.00		Monthly Payment Posted		11/1/2014	42,312.59	169.23	148.18	446.59			31,303.16		(15,456.57)	1,639.30	0.00
1/27/2021		566.00		Monthly Payment Posted		12/1/2014	41,746.59	170.02	147.39	248.59			31,133.14		(15,207.98)	1,639.30	0.00
1/27/2021		962.00		Monthly Payment Posted		1/1/2015	40,784.59	170.82	146.59	644.59			30,962.32		(14,563.39)	1,639.30	0.00
1/29/2021			16.00	Property Inspection		1/1/2015	40,784.59				16.00		30,962.32		(14,563.39)	1,655.30	0.00
1/29/2021		566.00		Monthly Payment Posted		2/1/2015	40,218.59	171.63	145.78	248.59			30,790.69		(14,314.80)	1,655.30	0.00
2/1/2021	526.00			Monthly Payment Due		2/1/2015	40,744.59						30,790.69		(14,314.80)	1,655.30	0.00
2/11/2021			8.88	MIP Disb		2/1/2015	40,744.59			(8.88)			30,790.69		(14,323.68)	1,655.30	0.00
2/26/2021			16.00	Property Inspection		2/1/2015	40,744.59				16.00		30,790.69		(14,323.68)	1,671.30	0.00
3/1/2021	526.00			Monthly Payment Due		2/1/2015	41,270.59						30,790.69		(14,323.68)	1,671.30	0.00
3/1/2021			1,339.61	Prop Tax Disb		2/1/2015	41,270.59			(1,339.61)			30,790.69		(15,663.29)	1,671.30	0.00
3/10/2021		566.00		Monthly Payment Posted		3/1/2015	40,704.59	172.44	144.97	248.59			30,618.25		(15,414.70)	1,671.30	0.00
3/10/2021		566.00		Monthly Payment Posted		4/1/2015	40,138.59	173.25	144.16	248.59			30,445.00		(15,166.11)	1,671.30	0.00
3/10/2021		566.00		Monthly Payment Posted		5/1/2015	39,572.59	174.06	143.35	248.59			30,270.94		(14,917.52)	1,671.30	0.00
3/10/2021		566.00		Monthly Payment Posted		6/1/2015	39,006.59	174.88	142.53	248.59			30,096.06		(14,668.93)	1,671.30	0.00
3/16/2021			8.88	MIP Disb		6/1/2015	39,006.59			(8.88)			30,096.06		(14,677.81)	1,671.30	0.00

Part 1: Mortgage and Case Information				Part 2: Total Debt Calculation				Part 3: Arrearage As Of Date Of Petition				Part 4: Monthly Mortgage Payment				
Case Number:	23-10982 AMC			Principal Balance	\$26,227.17			Principal & Interest	\$23,805.75			Principal & Interest	\$317.41			
Debtor 1	Rochelle N., Coates III a/k/a Rochelle N. Alverest			Interest Due	\$9,154.50			Pre-petition Fees Due	\$7,747.15							
Debtor 2				MIP Amount	\$0.00			Escrow Def For Funds Advanced	\$13,878.15			Monthly Escrow	\$220.88			
Last 4 Digits to Identify	2023			Fees / Costs Due	\$7,747.15			Projected Escrow Shortage	\$1,569.42							
Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY			Escrow Def for Funds Advanced	\$13,878.15							Mortgage Insurance	\$8.88			
Servicer	PENNSYLVANIA HOUSING FINANCE AGENCY			Less Total Funds on Hand	\$0.00			Less Total Funds on Hand	\$0.00							
Fixed Accrual, Daily Simple Interest or Other	Fixed			TOTAL DEBT	\$57,006.97			Total Prepetition Arrears	\$47,000.47			Total Monthly Payment	\$547.17			
PART 5: Loan Payment History From First Date Of Default																
Account Activity				How Funds Were Applied / Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list		calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Prin Int & Esc Past Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charges Balance	Unapplied Funds Balance
3/29/2021			16.00	Property Inspection	6/1/2015	39,006.59				16.00		30,096.06		(14,677.81)	1,687.30	0.00
4/1/2021	526.00			Monthly Payment Due	6/1/2015	39,532.59						30,096.06		(14,677.81)	1,687.30	0.00
4/12/2021			8.88	MIP Disb	6/1/2015	39,532.59			(8.88)			30,096.06		(14,686.69)	1,687.30	0.00
4/14/2021		566.00		Monthly Payment Posted	7/1/2015	38,966.59	175.71	141.70	248.59			29,920.35		(14,438.10)	1,687.30	0.00
4/14/2021		566.00		Monthly Payment Posted	8/1/2015	38,400.59	176.54	140.87	248.59			29,743.81		(14,189.51)	1,687.30	0.00
4/14/2021		566.00		Monthly Payment Posted	9/1/2015	37,834.59	177.37	140.04	248.59			29,566.44		(13,940.92)	1,687.30	0.00
5/1/2021	526.00			Monthly Payment Due	9/1/2015	38,360.59						29,566.44		(13,940.92)	1,687.30	0.00
5/6/2021			8.88	MIP Disb	9/1/2015	38,360.59			(8.88)			29,566.44		(13,949.80)	1,687.30	0.00
5/20/2021		566.00		Monthly Payment Posted	10/1/2015	37,794.59	178.20	139.21	248.59			29,388.24		(13,701.21)	1,687.30	0.00
5/26/2021			16.00	Property Inspection	10/1/2015	37,794.59				16.00		29,388.24		(13,701.21)	1,703.30	0.00
6/1/2021	526.00			Monthly Payment Due	10/1/2015	38,320.59						29,388.24		(13,701.21)	1,703.30	0.00
6/10/2021			8.88	MIP Disb	10/1/2015	38,320.59			(8.88)			29,388.24		(13,710.09)	1,703.30	0.00
6/16/2021			15.87	Late Charge	10/1/2015	38,320.59				15.87		29,388.24		(13,710.09)	1,719.17	0.00
6/29/2021			16.00	Property Inspection	10/1/2015	38,320.59				16.00		29,388.24		(13,710.09)	1,735.17	0.00
7/1/2021	526.00			Monthly Payment Due	10/1/2015	38,846.59						29,388.24		(13,710.09)	1,735.17	0.00
7/14/2021			8.88	MIP Disb	10/1/2015	38,846.59			(8.88)			29,388.24		(13,718.97)	1,735.17	0.00
7/16/2021			15.87	Late Charge	10/1/2015	38,846.59				15.87		29,388.24		(13,718.97)	1,751.04	0.00
7/21/2021		566.00		Monthly Payment Posted	11/1/2015	38,280.59	179.04	138.37	248.59			29,209.20		(13,470.38)	1,751.04	0.00
7/21/2021		566.00		Monthly Payment Posted	12/1/2015	37,714.59	179.88	137.53	248.59			29,029.32		(13,221.79)	1,751.04	0.00
8/1/2021	526.00			Monthly Payment Due	12/1/2015	38,240.59						29,029.32		(13,221.79)	1,751.04	0.00
8/11/2021			16.00	Property Inspection	12/1/2015	38,240.59				16.00		29,029.32		(13,221.79)	1,767.04	0.00
8/12/2021			8.88	MIP Disb	12/1/2015	38,240.59			(8.88)			29,029.32		(13,230.67)	1,767.04	0.00
8/16/2021			15.87	Late Charge	12/1/2015	38,240.59				15.87		29,029.32		(13,230.67)	1,782.91	0.00
8/26/2021			16.00	Property Inspection	12/1/2015	38,240.59				16.00		29,029.32		(13,230.67)	1,798.91	0.00
9/1/2021	526.00			Monthly Payment Due	12/1/2015	38,766.59						29,029.32		(13,230.67)	1,798.91	0.00
9/13/2021			8.88	MIP Disb	12/1/2015	38,766.59			(8.88)			29,029.32		(13,239.55)	1,798.91	0.00
9/16/2021			15.87	Late Charge	12/1/2015	38,766.59				15.87		29,029.32		(13,239.55)	1,814.78	0.00
9/28/2021			16.00	Property Inspection	12/1/2015	38,766.59				16.00		29,029.32		(13,239.55)	1,830.78	0.00
10/1/2021	526.00			Monthly Payment Due	12/1/2015	39,292.59						29,029.32		(13,239.55)	1,830.78	0.00
10/7/2021			8.88	MIP Disb	12/1/2015	39,292.59			(8.88)			29,029.32		(13,248.43)	1,830.78	0.00
10/18/2021			15.87	Late Charge	12/1/2015	39,292.59				15.87		29,029.32		(13,248.43)	1,846.65	0.00
10/26/2021			16.00	Property Inspection	12/1/2015	39,292.59				16.00		29,029.32		(13,248.43)	1,862.65	0.00
11/1/2021	526.00			Monthly Payment Due	12/1/2015	39,818.59						29,029.32		(13,248.43)	1,862.65	0.00
11/3/2021		546.00		Monthly Payment Posted	1/1/2016	39,272.59	180.73	136.68	228.59			28,848.59		(13,019.84)	1,862.65	0.00
11/3/2021		546.00		Monthly Payment Posted	2/1/2016	38,726.59	181.58	135.83	228.59			28,667.01		(12,791.25)	1,862.65	0.00
11/3/2021		546.00		Monthly Payment Posted	3/1/2016	38,180.59	182.44	134.97	228.59			28,484.57		(12,562.66)	1,862.65	0.00
11/3/2021		546.00		Monthly Payment Posted	4/1/2016	37,634.59	183.30	134.11	228.59			28,301.27		(12,334.07)	1,862.65	0.00
11/11/2021			8.88	MIP Disb	4/1/2016	37,634.59			(8.88)			28,301.27		(12,342.95)	1,862.65	0.00
11/16/2021			15.87	Late Charge	4/1/2016	37,634.59				15.87		28,301.27		(12,342.95)	1,878.52	0.00
11/24/2021		546.00		Monthly Payment Posted	5/1/2016	37,088.59	184.16	133.25	228.59			28,117.11		(12,114.36)	1,878.52	0.00
11/24/2021		546.00		Monthly Payment Posted	6/1/2016	36,542.59	185.03	132.38	228.59			27,932.08		(11,885.77)	1,878.52	0.00
11/24/2021		546.00		Monthly Payment Posted	7/1/2016	35,996.59	185.90	131.51	228.59			27,746.18		(11,657.18)	1,878.52	0.00
11/24/2021		546.00		Monthly Payment Posted	8/1/2016	35,450.59	186.77	130.64	228.59			27,559.41		(11,428.59)	1,878.52	0.00
11/29/2021			16.00	Property Inspection	8/1/2016	35,450.59				16.00		27,559.41		(11,428.59)	1,894.52	0.00
12/1/2021	533.92			Monthly Payment Due	8/1/2016	35,984.51						27,559.41		(11,428.59)	1,894.52	0.00
12/3/2021		546.00		Monthly Payment Posted	9/1/2016	35,438.51	187.65	129.76	228.59			27,371.76		(11,200.00)	1,894.52	0.00
12/3/2021		546.00		Monthly Payment Posted	10/1/2016	34,892.51	188.53	128.88	228.59			27,183.23		(10,971.41)	1,894.52	0.00
12/9/2021			8.88	MIP Disb	10/1/2016	34,892.51			(8.88)			27,183.23		(10,980.29)	1,894.52	0.00
12/13/2021			1,257.00	Prop Ins Disb	10/1/2016	34,892.51			(1,257.00)			27,183.23		(12,237.29)	1,894.52	0.00
12/16/2021			15.87	Late Charge	10/1/2016	34,892.51				15.87		27,183.23		(12,237.29)	1,910.39	0.00
1/1/2022	533.92			Monthly Payment Due	10/1/2016	35,426.43						27,183.23		(12,237.29)	1,910.39	0.00
1/6/2022			8.88	MIP Disb	10/1/2016	35,426.43			(8.88)			27,183.23		(12,246.17)	1,910.39	0.00
1/18/2022			15.87	Late Charge	10/1/2016	35,426.43				15.87		27,183.23		(12,246.17)	1,926.26	0.00
1/26/2022		546.00		Monthly Payment Posted	11/1/2016	34,880.43	189.42	127.99	228.59			26,993.81		(12,017.58)	1,926.26	0.00
1/26/2022		550.00		Monthly Payment Posted	12/1/2016	34,330.43	190.31	127.10	232.59			26,803.50		(11,784.99)	1,926.26	0.00
1/26/2022		550.00		Monthly Payment Posted	1/1/2017	33,780.43	191.21	126.20	232.59			26,612.29		(11,552.40)	1,926.26	0.00
1/26/2022		550.00		Monthly Payment Posted	2/1/2017	33,230.43	192.11	125.30	232.59			26,420.18		(11,319.81)	1,926.26	0.00
1/26/2022		534.00		Monthly Payment Posted	3/1/2017	32,696.43	193.01	124.40	216.59			26,227.17		(11,103.22)	1,926.26	0.00
1/27/2022			16.00	Property Inspection	3/1/2017	32,696.43				16.00		26,227.17		(11,103.22)	1,942.26	0.00
2/1/2022	533.92			Monthly Payment Due	3/1/2017	33,230.35						26,227.17		(11,103.22)	1,942.26	0.00

Part 1: Mortgage and Case Information				Part 2: Total Debt Calculation				Part 3: Arrearage As Of Date Of Petition				Part 4: Monthly Mortgage Payment				
Case Number:	23-10982 AMC			Principal Balance		\$26,227.17		Principal & Interest		\$23,805.75		Principal & Interest		\$317.41		
Debtor 1	Rochelle N., Coates III a/k/a Rochelle N. Alverest			Interest Due		\$9,154.50		Pre-petition Fees Due		\$7,747.15						
Debtor 2				MIP Amount		\$0.00		Escrow Def For Funds Advanced		\$13,878.15		Monthly Escrow		\$220.88		
Last 4 Digits to Identify	2023			Fees / Costs Due		\$7,747.15		Projected Escrow Shortage		\$1,569.42						
Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY			Escrow Def for Funds Advanced		\$13,878.15						Mortgage Insurance		\$8.88		
Servicer	PENNSYLVANIA HOUSING FINANCE AGENCY			Less Total Funds on Hand		\$0.00		Less Total Funds on Hand		\$0.00						
Fixed Accrual, Daily Simple Interest or Other	Fixed			TOTAL DEBT		\$57,006.97		Total Prepetition Arrears		\$47,000.47		Total Monthly Payment		\$547.17		
PART 5: Loan Payment History From First Date Of Default																
Account Activity				How Funds Were Applied / Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list		calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Prin Int & Esc Paid Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charge s Balance	Unapplied Funds Balance
2/10/2022			8.88	MIP Disb	3/1/2017	33,230.35			(8.88)			26,227.17		(11,112.10)	1,942.26	0.00
2/16/2022			15.87	Late Charge	3/1/2017	33,230.35				15.87		26,227.17		(11,112.10)	1,958.13	0.00
2/18/2022			8.88	MIP Disb	3/1/2017	33,230.35			(8.88)			26,227.17		(11,120.98)	1,958.13	0.00
2/28/2022			1,339.61	Prop Tax Disb	3/1/2017	33,230.35			(1,339.61)			26,227.17		(12,460.59)	1,958.13	0.00
3/1/2022	533.92			Monthly Payment Due	3/1/2017	33,764.27						26,227.17		(12,460.59)	1,958.13	0.00
3/3/2022			50.00	FC Attorneys Fees	3/1/2017	33,764.27				50.00		26,227.17		(12,460.59)	2,008.13	0.00
3/4/2022			16.00	Property Inspection	3/1/2017	33,764.27				16.00		26,227.17		(12,460.59)	2,024.13	0.00
3/11/2022			8.88	MIP Disb	3/1/2017	33,764.27			(8.88)			26,227.17		(12,469.47)	2,024.13	0.00
3/16/2022			15.87	Late Charge	3/1/2017	33,764.27				15.87		26,227.17		(12,469.47)	2,040.00	0.00
3/17/2022			265.00	Title	3/1/2017	33,764.27				265.00		26,227.17		(12,469.47)	2,305.00	0.00
4/1/2022	533.92			Monthly Payment Due	3/1/2017	34,298.19						26,227.17		(12,469.47)	2,305.00	0.00
4/7/2022			8.88	MIP Disb	3/1/2017	34,298.19			(8.88)			26,227.17		(12,478.35)	2,305.00	0.00
4/11/2022			16.00	Property Inspection	3/1/2017	34,298.19				16.00		26,227.17		(12,478.35)	2,321.00	0.00
4/18/2022			15.87	Late Charge	3/1/2017	34,298.19				15.87		26,227.17		(12,478.35)	2,336.87	0.00
5/1/2022	533.92			Monthly Payment Due	3/1/2017	34,832.11						26,227.17		(12,478.35)	2,336.87	0.00
5/11/2022			16.00	Property Inspection	3/1/2017	34,832.11				16.00		26,227.17		(12,478.35)	2,352.87	0.00
5/12/2022			8.88	MIP Disb	3/1/2017	34,832.11			(8.88)			26,227.17		(12,487.23)	2,352.87	0.00
5/16/2022			15.87	Late Charge	3/1/2017	34,832.11				15.87		26,227.17		(12,487.23)	2,368.74	0.00
6/1/2022	533.92			Monthly Payment Due	3/1/2017	35,366.03						26,227.17		(12,487.23)	2,368.74	0.00
6/9/2022			8.88	MIP Disb	3/1/2017	35,366.03			(8.88)			26,227.17		(12,496.11)	2,368.74	0.00
6/13/2022			16.00	Property Inspection	3/1/2017	35,366.03				16.00		26,227.17		(12,496.11)	2,384.74	0.00
6/15/2022			680.00	FC Attorneys Fees	3/1/2017	35,366.03				680.00		26,227.17		(12,496.11)	3,064.74	0.00
6/15/2022			376.23	Filing	3/1/2017	35,366.03				376.23		26,227.17		(12,496.11)	3,440.97	0.00
6/16/2022			15.87	Late Charge	3/1/2017	35,366.03				15.87		26,227.17		(12,496.11)	3,456.84	0.00
7/1/2022	533.92			Monthly Payment Due	3/1/2017	35,899.95						26,227.17		(12,496.11)	3,456.84	0.00
7/11/2022			8.88	MIP Disb	3/1/2017	35,899.95			(8.88)			26,227.17		(12,504.99)	3,456.84	0.00
7/12/2022			16.00	Property Inspection	3/1/2017	35,899.95				16.00		26,227.17		(12,504.99)	3,472.84	0.00
7/18/2022			15.87	Late Charge	3/1/2017	35,899.95				15.87		26,227.17		(12,504.99)	3,488.71	0.00
7/24/2022			680.00	FC Attorneys Fees	3/1/2017	35,899.95				680.00		26,227.17		(12,504.99)	4,168.71	0.00
7/24/2022			145.00	Service	3/1/2017	35,899.95				145.00		26,227.17		(12,504.99)	4,313.71	0.00
8/1/2022	533.92			Monthly Payment Due	3/1/2017	36,433.87						26,227.17		(12,504.99)	4,313.71	0.00
8/11/2022			8.88	MIP Disb	3/1/2017	36,433.87			(8.88)			26,227.17		(12,513.87)	4,313.71	0.00
8/12/2022			16.00	Property Inspection	3/1/2017	36,433.87				16.00		26,227.17		(12,513.87)	4,329.71	0.00
8/16/2022			15.87	Late Charge	3/1/2017	36,433.87				15.87		26,227.17		(12,513.87)	4,345.58	0.00
9/1/2022	533.92			Monthly Payment Due	3/1/2017	36,967.79						26,227.17		(12,513.87)	4,345.58	0.00
9/9/2022			8.88	MIP Disb	3/1/2017	36,967.79			(8.88)			26,227.17		(12,522.75)	4,345.58	0.00
9/16/2022			15.87	Late Charge	3/1/2017	36,967.79				15.87		26,227.17		(12,522.75)	4,361.45	0.00
9/16/2022			16.00	Property Inspection	3/1/2017	36,967.79				16.00		26,227.17		(12,522.75)	4,377.45	0.00
10/1/2022	533.92			Monthly Payment Due	3/1/2017	37,501.71						26,227.17		(12,522.75)	4,377.45	0.00
10/6/2022			8.88	MIP Disb	3/1/2017	37,501.71			(8.88)			26,227.17		(12,531.63)	4,377.45	0.00
10/11/2022			17.00	Property Inspection	3/1/2017	37,501.71				17.00		26,227.17		(12,531.63)	4,394.45	0.00
10/13/2022			350.00	FC Attorneys Fees	3/1/2017	37,501.71				350.00		26,227.17		(12,531.63)	4,744.45	0.00
10/17/2022			15.87	Late Charge	3/1/2017	37,501.71				15.87		26,227.17		(12,531.63)	4,760.32	0.00
11/1/2022	533.92			Monthly Payment Due	3/1/2017	38,035.63						26,227.17		(12,531.63)	4,760.32	0.00
11/4/2022			17.00	Property Inspection	3/1/2017	38,035.63				17.00		26,227.17		(12,531.63)	4,777.32	0.00
11/10/2022			8.88	MIP Disb	3/1/2017	38,035.63			(8.88)			26,227.17		(12,540.51)	4,777.32	0.00
11/16/2022			15.87	Late Charge	3/1/2017	38,035.63				15.87		26,227.17		(12,540.51)	4,793.19	0.00
11/28/2022			17.00	Property Inspection	3/1/2017	38,035.63				17.00		26,227.17		(12,540.51)	4,810.19	0.00
12/1/2022	533.92			Monthly Payment Due	3/1/2017	38,569.55						26,227.17		(12,540.51)	4,810.19	0.00
12/14/2022			0.57	Mailing	3/1/2017	38,569.55				0.57		26,227.17		(12,540.51)	4,810.76	0.00
12/14/2022			0.57	Mailing	3/1/2017	38,569.55				0.57		26,227.17		(12,540.51)	4,811.33	0.00
12/16/2022			15.87	Late Charge	3/1/2017	38,569.55				15.87		26,227.17		(12,540.51)	4,827.20	0.00
12/16/2022			1,311.00	Prop Ins Disb	3/1/2017	38,569.55			(1,311.00)			26,227.17		(13,851.51)	4,827.20	0.00
1/1/2023	533.92			Monthly Payment Due	3/1/2017	39,103.47						26,227.17		(13,851.51)	4,827.20	0.00
1/3/2023			17.00	Property Inspection	3/1/2017	39,103.47				17.00		26,227.17		(13,851.51)	4,844.20	0.00
1/10/2023			690.00	FC Attorneys Fees	3/1/2017	39,103.47				690.00		26,227.17		(13,851.51)	5,534.20	0.00
1/12/2023			1.07	Mailing	3/1/2017	39,103.47				1.07		26,227.17		(13,851.51)	5,535.27	0.00
1/12/2023			6.57	Mailing	3/1/2017	39,103.47				6.57		26,227.17		(13,851.51)	5,541.84	0.00
1/12/2023			6.57	Mailing	3/1/2017	39,103.47				6.57		26,227.17		(13,851.51)	5,548.41	0.00
1/12/2023			1.07	Mailing	3/1/2017	39,103.47				1.07		26,227.17		(13,851.51)	5,549.48	0.00

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation				Part 3: Arrearage As Of Date Of Petition				Part 4: Monthly Mortgage Payment						
Case Number:	23-10982 AMC	Principal Balance		\$26,227.17		Principal & Interest		\$23,805.75		Principal & Interest		\$317.41				
Debtor 1	Rochelle N., Coates III a/d/a Rochelle N. Alverest	Interest Due		\$9,154.50		Pre-petition Fees Due		\$7,747.15								
Debtor 2		MIP Amount		\$0.00		Escrow Def For Funds Advanced		\$13,878.15		Monthly Escrow		\$220.88				
Last 4 Digits to Identify	2023	Fees / Costs Due		\$7,747.15		Projected Escrow Shortage		\$1,569.42								
Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY	Escrow Def for Funds Advanced		\$13,878.15						Mortgage Insurance		\$8.88				
Servicer	PENNSYLVANIA HOUSING FINANCE AGENCY	Less Total Funds on Hand		\$0.00		Less Total Funds on Hand		\$0.00								
Fixed Accrual, Daily Simple Interest or Other	Fixed	TOTAL DEBT		\$57,006.97		Total Prepetition Arrears		\$47,000.47		Total Monthly Payment		\$547.17				
PART 5: Loan Payment History From First Date of Default																
Account Activity				How Funds Were Applied / Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list		calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Prin Int & Esc Past Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charge s Balance	Unapplied Funds Balance
1/12/2023			1,500.00	Sheriff	3/1/2017	39,103.47				1,500.00		26,227.17		(13,851.51)	7,049.48	0.00
1/13/2023			0.57	Mailing	3/1/2017	39,103.47				0.57		26,227.17		(13,851.51)	7,050.05	0.00
1/13/2023			0.57	Mailing	3/1/2017	39,103.47				0.57		26,227.17		(13,851.51)	7,050.62	0.00
1/17/2023			15.87	Late Charge	3/1/2017	39,103.47				15.87		26,227.17		(13,851.51)	7,066.49	0.00
1/19/2023			145.00	Service	3/1/2017	39,103.47				145.00		26,227.17		(13,851.51)	7,211.49	0.00
1/26/2023			17.00	Property Inspection	3/1/2017	39,103.47				17.00		26,227.17		(13,851.51)	7,228.49	0.00
1/26/2023			75.00	Title	3/1/2017	39,103.47				75.00		26,227.17		(13,851.51)	7,303.49	0.00
2/1/2023	533.92			Monthly Payment Due	3/1/2017	39,637.39						26,227.17		(13,851.51)	7,303.49	0.00
2/16/2023			15.87	Late Charge	3/1/2017	39,637.39				15.87		26,227.17		(13,851.51)	7,319.36	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,320.74	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,322.12	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,323.50	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,324.88	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,326.26	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,327.64	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,329.02	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,330.40	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,331.78	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,333.16	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,334.54	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,335.92	0.00
2/27/2023			1.38	Mailing	3/1/2017	39,637.39				1.38		26,227.17		(13,851.51)	7,337.30	0.00
3/1/2023	533.92			Monthly Payment Due	3/1/2017	40,171.31						26,227.17		(13,851.51)	7,337.30	0.00
3/6/2023			275.00	Property Preservation	3/1/2017	40,171.31				275.00		26,227.17		(13,851.51)	7,612.30	0.00
3/10/2023			8.88	MIP Disb	3/1/2017	40,171.31			(8.88)			26,227.17		(13,860.39)	7,612.30	0.00
3/10/2023			8.88	MIP Disb	3/1/2017	40,171.31			(8.88)			26,227.17		(13,869.27)	7,612.30	0.00
3/10/2023			8.88	MIP Disb	3/1/2017	40,171.31			(8.88)			26,227.17		(13,878.15)	7,612.30	0.00
3/13/2023			17.00	Property Inspection	3/1/2017	40,171.31				17.00		26,227.17		(13,878.15)	7,629.30	0.00
3/16/2023			15.87	Late Charge	3/1/2017	40,171.31				15.87		26,227.17		(13,878.15)	7,645.17	0.00
3/22/2023			1.98	Mailing	3/1/2017	40,171.31				1.98		26,227.17		(13,878.15)	7,647.15	0.00
4/1/2023	533.92			Monthly Payment Due	3/1/2017	40,705.23						26,227.17		(13,878.15)	7,647.15	0.00
4/3/2023			100.00	Sale	3/1/2017	40,705.23				100.00		26,227.17		(13,878.15)	7,747.15	0.00
4/3/2023				Current BK Filed	3/1/2017	40,705.23						26,227.17		(13,878.15)	7,747.15	0.00

MSP Explorer - Bankruptcy Proof of Claim (BNKC)

408 - PENNSYLVANIA HOUSING FINANCE AGENCY

Borrower Name: ALVEREST,GREGORY T

BNKRUPCTCY PROOF OF CLM CH 13 INV 142 04/04/23 09:22:25
GT ALVEREST DUE 03/01/17 PMT 550.00 TYPE CONV-PMI
225 W NEDRO AVE PHILADELPHIA PA 19120

----- PRE-PETITION CLAIM -----
CLAIMED ACKNOWLEDGED CONFIRMED CLAIM TOT CONFIRMED TOT PRIN BALANCE
02-11-19 02-11-19 09-01-20 60,553.41 60,553.41 35,454.75
REVISED CLAIM MONTH: MM-YY PRE-PETITION CLAIM: Y CLAIM DETAIL OVERRIDE: Y

----- PCCI -----
ESCROW ANALYSIS BANKRUPTCY
POC ESCROW ANAL EFF DT 05/01/23 PRE-PET ESC BAL 15,447.57
POC ESC BAL+/ESC ADV- 13,878.15- ESC DEFICIENCY 13,878.15
POC TOTAL OVER+/SHORT- 1,569.42- PROJ ESC SHORTAGE 1,569.42
POC REQUIRED BAL 220.93 POST BEG ESC BAL 1,569.42
POC INTERVENING DISB 1,348.49- ESC OVER 0.00
CONTRACTUAL OVER+/SHORT- 177.49 ESC SHORT (FEE) 0.00
CONTRACTUAL ESC AMTS DUE 15,625.06

DT AMTS CONFIRMED 04/05/23 USER LRL

15:CLAIM 24:DELETE POCI

NOTE

November 16, 19 95

Philadelphia
[City]

Pennsylvania
[State]

225 Nedro Avenue, Philadelphia, Philadelphia County, Commonwealth of Pennsylvania 19120
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 53,250.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is **Hart Mortgage Corp.**
500 Office Center Drive, Suite 100 Fort Washington, Pennsylvania 19034

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder".

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 7.20 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the first day of each month beginning on January 1, 19 96. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on December 1, 2025, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date".

I will make my monthly payments at **Hart Mortgage Corp.** 500 Office Center Drive, Suite 100 Fort Washington, Pennsylvania 19034

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 361.46

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment". When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of fifteen(15) calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be five(5) % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

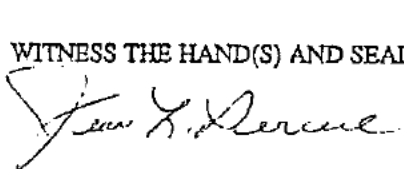
10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

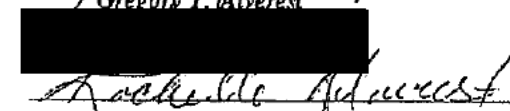
Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.



Gregory T. Alverest (Seal)
-Borrower



Rochelle Alverest (Seal)
-Borrower

(Seal)
-Borrower

SSN:

(Seal)
-Borrower

SSN:


(Sign Original Only)

PAY, without recourse to Mellon Bank N.A., as Successor
Trustee under a Trust Indenture between
said Trustee and Pennsylvania Housing Finance
Agency dated as of April 1, 1982.

Pay to the Order of:

without recourse
HART MORTGAGE CORP.

By: 
Cheryl L. Vaughan Vice President

Attest: 
Anna Felker Assistant Secretary

M 1870 105

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on
Gregory T. Alverest and Rochelle Alverest, his wife

November 16, 1995

The mortgagor is

("Borrower"). This Security Instrument is given to *Hart Mortgage Corp.*

which is organized and existing under the laws of *the Commonwealth of Pennsylvania*
address is *500 Office Center Drive, Suite 100, Fort Washington, Pennsylvania 19034*

, and whose

("Lender"). Borrower owes Lender the principal sum of

Fifty-Three Thousand Two Hundred Fifty and 00/100 Dollars (U.S. \$ *53,250.00*).
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly
payments, with the full debt, if not paid earlier, due and payable on *December 1, 2025*. This Security
Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of
this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the
Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in
Philadelphia County, Pennsylvania:

Further described in Exhibit A, attached hereto and to be made a part hereof.

*This is a First Purchase Money Mortgage. Being the same premises conveyed unto the within Mortgagor(s) by Deed
from 3M Equities LTD. about to be recorded simultaneously herewith.*

Prepared by

Anna Felker

which has the address of *225 Nedro Avenue*
Pennsylvania *19120*
[Zip Code]

Philadelphia
("Property Address");

[Street, City],

PENNSYLVANIA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
-OR(PA) (0105) VMP MORTGAGE FORMS - (313)293-8100 - (800)521-7291

Page 1 of 6

Form 3039 9/90
Amended 5/91
Initials: *A.A.*
E.A.

EXHIBIT "A"

M 1870 '106'

ALL THAT CERTAIN lot or piece of ground with the buildings and improvements thereon erected, described according to a Survey and Plan thereof made by Walter Brinton, Esquire, Surveyor and Regulator of the Fifth District on the 30th day of September, A.D. 1924, as follows, to wit:-

SITUATE on the Northerly side of Nedro Avenue at the distance of 418 feet, 4 and 1/2 inches Eastwardly from the Easterly side of 3rd Street, in the 61st Ward of the City of Philadelphia.

CONTAINING in front or breadth on said Nedro Avenue 16 feet, and extending of that width in length or depth Northwardly through the center of party walls between lines parallel with said 3rd Street 62 feet to the Southerly side of a certain 12 feet wide driveway which extends Eastwardly into 2nd Street and Westwardly into another certain 10 feet wide driveway which extends Southwardly into Nedro Avenue.

BEING KNOWN AS 225 Nedro Avenue.

TOGETHER with the free and common use, right, liberty and privilege of and to the above mentioned driveways as and for driveways, passageways and watercourses in common with the owners and occupiers of ground bounding the said driveways having the right to the use thereof hereafter.

SUBJECT to the proportionate part of the expense of keeping the said driveways in good order and repair.

M 1870 107

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

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5. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. **Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. **Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

22. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waivers. Borrower, to the extent permitted by applicable law, waives and releases any error or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

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24. Reinstatement Period. Borrower's time to reinstate provided in paragraph 18 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

25. Purchase Money Mortgage. If any of the debt secured by it is Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

26. Interest Rate After Judgment. Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

27. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

- | | | |
|--|--|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> V.A. Rider | <input checked="" type="checkbox"/> Other(s) [specify] <i>Exhibit A, Legal Description</i> | |

☒ Special Transfer/Assumption Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

Jean L. Percele

Gregory T. Alverest (Seal)
Gregory T. Alverest -Borrower

Rochelle Alverest (Seal)
Rochelle Alverest -Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Certificate of Residence

I, **Anna Felker**
the within-named Mortgagee is

, do hereby certify that the correct address of

Hart Mortgage Corp., 500 Office Center Drive, Suite 100, Fort Washington, Pennsylvania 19034

Witness my hand this **16th**

day of **November**

1995

Anna Felker

Agent of Mortgagee

COMMONWEALTH OF PENNSYLVANIA,

Phila.

County ss:

On this, the **16th** day of **November**, **1995**

personally appeared

Gregory T. Alverest and Rochelle Alverest, his wife

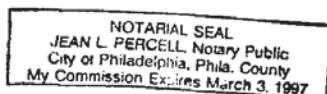
known to me (or satisfactorily proven) to be the

person (s) whose name (s) subscribed to the within instrument and acknowledged that they
executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission Expires:

Jean L. Percele



Title of Officer

M 630 110

PHFA Form 31

M 1870 112

(page 1 of 2)

PENNSYLVANIA HOUSING FINANCE AGENCY
SINGLE FAMILY MORTGAGE REVENUE BOND PROGRAM

--ADDENDUM TO CONVENTIONAL MORTGAGE INSTRUMENT--

SPECIAL TRANSFER/ASSUMPTION
RIDER TO MORTGAGE

THE BORROWER HEREBY INCORPORATED THE FOLLOWING COVENANTS into the Mortgage by way of deletion of paragraph 17 therefrom and substitution therefore of the following:

"17. Transfer of the Property; Assumption. If all of the Property or an interest therein is sold, leased, or otherwise transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien on encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, or (c) a transfer by devise, descent, or by operation of law upon the death of a joint tenant or tenant by the entirety, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender may (but shall not be obligated to) waive such option to accelerate if, prior to sale or transfer, Lender:

- (i) has received from Borrower a written notification that Borrower intends to sell the Property and a written request that Lender waive its right to accelerate upon such occurrence;
- (ii) has received a complete application for loan assumption with required affidavits from the person to whom the Property is sold;
- (iii) reaches agreement in writing with such person that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request;
- (iv) determines, based upon representations contained in such application and accompanying affidavits and upon Lender's independent verifications, that such person qualified for a loan under eligible criteria for the Pennsylvania Housing Finance Agency Single Family Mortgage Revenue Bond Program;
- (v) determines that all of the applicable requirements of Sections 103A and 141 thru 150 of the Internal Revenue Code of 1986, as amended, and the rules and regulations promulgated pursuant thereto have been satisfied with respect to such requested assumption; and

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• • RHA-Form 31

(page 2 of 2)

(vi) accepts, by execution thereof, a written assumption agreement among itself, the Borrower and person to whom the Property is to be sold.

If Lender has waived its option to accelerate as provided above, Lender shall allow the person to whom the Property is to be sold to assume the obligations of the Note and this Mortgage.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than thirty (30) days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof. Nothing contained in this Mortgage shall be construed to impose any duty or obligation on the part of Lender to consent to any sale, lease or other transfer of the Property."

FURTHER, Borrower agrees and understands that Lender has been induced to make the loan secured by this Mortgage by Borrower's statements and representations in Borrower's loan application and affidavits made a part thereof, and in documents, affidavits and statements signed by Borrower at Closing. Borrower hereby covenants and warrants that such statements and representations were true, correct and complete as of the date of the application and are true, correct and complete as of the date of this Mortgage. Borrower further agrees that in the event any such statement or representation is untrue, incorrect or incomplete (whether willful, inadvertent or otherwise) as of the date of such application or as of the date of this Mortgage, the Borrower shall be in breach of this Mortgage and Lender shall have the right to exercise its remedies under this Mortgage and shall, in addition, have the right to increase the interest rate on the outstanding principal balance (and to make appropriate increases in the monthly payment of principal and interest) to the then prevailing market interest rate as determined by the Lender.

FURTHER, Borrower covenants and agrees that if the Lender or any successor in interest as to this indebtedness at some future date transfer or assigns the debt or any part of the debt heretofore described to a third party, including without limitation the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, or any other federally chartered corporation, so that the debt is no longer financed with proceeds of the Pennsylvania Housing Finance Agency Single Family Mortgage Revenue Bond Program, at the sole option of the Lender or such other successor, this Rider shall terminate and have no further force or effect, and paragraph 17 of this Mortgage as it appears herein before its deletion by this Rider shall thereupon become operative and of full force and effect.

11-16-95
Date

Date

Gregory T. Alverest
Signature of Mortgagor
Gregory T. Alverest
Rochelle Alverest
Signature of Mortgagor
Rochelle Alverest

August 1993

ASSIGNMENT OF MORTGAGE

COMMONWEALTH OF PENNSYLVANIA :
: SS
COUNTY OF DAUPHIN :

For value received, the undersigned, PENNSYLVANIA HOUSING FINANCE AGENCY, does hereby grant, sell, convey, assign and deliver unto _____, (Successor Trustee for the Pennsylvania Housing Finance Agency, pursuant to a Trust Indenture dated as of April 1, 1982, as amended and supplemented from time to time or pursuant to any successor indenture of trust replacing such Trust Indenture), its successors and assigns, the following described Mortgage:

Name of Original Mortgagor(s): GREGORY T. ALVEREST
ROCHELLE ALVEREST

Secured by the real property located at: 225 NEDRO AVENUE PHILADELPHIA, PA 19120

Original Principal Amount: \$ 53,250 County Recorded in: PHILADELPHIA

Date Recorded: 2/8/1996 Record Book Vol./Page: M1870 / 105

Issue: 042

In witness whereof, the undersigned has caused this instrument to be executed in its name by its duly authorized officer, on the 1st day of March 2001.

PENNSYLVANIA HOUSING FINANCE AGENCY

By: Donald J. Plunkett
Donald J. Plunkett, Assistant Executive Director

COMMONWEALTH OF PENNSYLVANIA :
: SS
COUNTY OF DAUPHIN :

On this, the 1st day of March 2001, before me, the undersigned officer, personally appeared Donald J. Plunkett, Assistant Executive Director, an authorized officer of the Pennsylvania Housing Finance Agency, a public corporation and government instrumentality created and existing pursuant to the Housing Finance Agency Law, and acknowledged that he/she, being authorized to do so, executed the foregoing instrument for the purposes therein contained.

In witness whereof, I have hereunto set my hand and official seal.

Notarial Seal
Juanita M. Underwood, Notary Public
Harrisburg, Dauphin County
My Commission Expires Apr. 21, 2003
Member, Pennsylvania Association of Notaries

Juanita M. Underwood
Notary Public

(Detach prior to recording Assignment)

ALLONGE TO NOTE

NOTE DATED: 11/16/1995 BORROWER(S): GREGORY T. ALVEREST
ROCHELLE ALVEREST
IN THE AMOUNT OF: \$ 53,250 ADDRESS OF PROPERTY: 225 NEDRO AVENUE PHILADELPHIA, PA 19120

ENDORSED TO: PENNSYLVANIA HOUSING FINANCE AGENCY

PAY TO THE ORDER OF _____ WITHOUT RECOURSE,
AS SUCCESSOR TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY, UNDER A TRUST INDENTURE DATED AS OF APRIL 1, 1982, AS AMENDED AND SUPPLEMENTED FROM TIME TO TIME OR PURSUANT TO ANY SUCCESSOR INDENTURE OF TRUST REPLACING SUCH TRUST INDENTURE.

PENNSYLVANIA HOUSING FINANCE AGENCY

By: Donald J. Plunkett
Donald J. Plunkett, Assistant Executive Director

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Rochelle N. Coats III, a/k/a Rochelle N. Alverest
Debtor(s)

CHAPTER 13
NO. 23-10982 AMC

CERTIFICATE OF SERVICE

I, the undersigned, attorney for PENNSYLVANIA HOUSING FINANCE AGENCY do hereby certify that true and correct copies of the foregoing Proof of Claim have been served June 7, 2023, by electronic filing upon those listed below:

Attorney for Debtor(s)
SAYLES, MICHAEL D.
427 West Cheltenham Ave. (VIA ECF)
Elkins Park, PA 19027

Bankruptcy Trustee

KENNETH E. WEST ESQUIRE
830 Lansdowne Avenue
Drexel Hill, PA 19026

Date: June 7, 2023

/s/Brian C. Nicholas Esquire
Brian C. Nicholas Esquire
Attorney I.D. 317240
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
201-549-5366
bnicholas@kmlawgroup.com